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TWENTY-SEVENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

JANUARY 1, 1882.

PART I.

FIRE AND MARINE INSURANCE.

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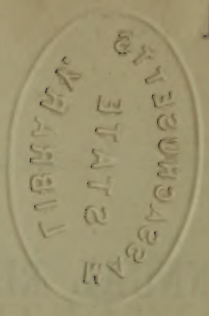

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TABLE OF CONTENTS.

[For Index to Companies, see end of Volume.]

COMMISSIONER'S REPORT.

PAGE

INTRODUCTORY v
COMPANIES AUTHORIZED IN MASSACHUSETTS vii
Companies admitted viii
Companies withdrawn ix

INSURANCE EXPERIENCE OF 1881 . . . . . x-xv

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANIES xiii
Comparative Table A xiii

MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES xiii
Comparative Table B xiii

MASSACHUSETTS JOINT-STOCK INSURANCE COMPANIES xiv
Comparative Table C xiv

INSURANCE COMPANIES OF OTHER STATES xiv
Comparative Table D xiv

UNITED STATES BRANCHES OF FOREIGN INSURANCE COMPANIES . . xv
Comparative Table E xv

MASSACHUSETTS BUSINESS xv
Comparative Table F xv
Comparative Ratios xv

MUTUAL COMPANIES AND THEIR DEPOSIT NOTES xvi

THE PROTECTION OF INSURANCE CONTRACTS xvi

TAXATION OF INSURANCE COMPANIES xviii

RECKLESSNESS, IMPAIRMENT, AND FAILURE xxi

FIRES IN MASSACHUSETTS IN 1881 xxii

MASSACHUSETTS COMPANIES VOLUNTARILY CLOSING BUSINESS . . xxv

INSURANCE RECEIVERSHIPS xxvi

STATISTICAL TABULATIONS xxix

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANIES xxx
Table I. — Risks, assets, liabilities, and surplus xxx
Table II. — Gross cash income and expenditures, premiums, losses, and expenses xxxii

PAGE

MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES xxxiv
Table III. — Guarantee fund, scrip, risks, assets, liabilities, and surplus xxxiv
Table IV. — Gross cash income and expenditures, premiums, losses, and expenses xxxiv

MASSACHUSETTS JOINT-STOCK INSURANCE COMPANIES xxxv
Table V. — Cash capital, risks, assets, liabilities, and surplus . xxxv
Table VI. — Risks written, premiums received, and losses paid . xxxvi
Table VII. — Gross cash income and expenditures, expenses, and dividends xxxvii

INSURANCE COMPANIES OF OTHER STATES xxxviii
Table VIII. — Cash capital, risks, assets, liabilities, and surplus . xxxviii
Table IX. — Risks written, premiums received, and losses paid . xlii
Table X. — Gross cash income and expenditures, expenses, and dividends xlvi
Table XI. — United States Branches, showing deposits, etc. . 1
Table XII. — United States Branches, business of 1881 . . . lii

MASSACHUSETTS BUSINESS IN DETAIL. — Table XIII. liv

STATISTICS OF FIRES IN MASSACHUSETTS lix
Table XIV. — Property, Fires, Insurance, Loss, etc. . . . lix
Table XV. — Fires classified by Months lxiv
Table XVI. — Causes of Fires lxviii
Table XVII. — Summary lxxii
Table XVIII. — Receipts and Expenditures of the Insurance Department lxxiii

DETAILED STATEMENTS.

Massachusetts Mutual Fire Companies 1
Massachusetts Mutual Fire Companies with Guarantee Capital . . 67
Massachusetts Mutual Marine and Fire-Marine Companies . . . 75
Massachusetts Joint-Stock Fire, Marine, and Fire-Marine Companies . 85
Fire, Marine, and Fire-Marine Insurance Companies of other States . 137
United States Branches of Foreign Companies 359
Foreign Fire Companies — Summary of Home Statements . . . 400
List of Agents of Insurance Companies of other States and Foreign Countries, with Amount of Business done and Tax paid by each . 403

APPENDIX 511

Commonwealth of Massachusetts.

INSURANCE DEPARTMENT,
BOSTON, Jan. 1, 1882.

To the Honorable the Senate and House of Representatives.

As required by statute, the Insurance Commissioner presents herewith Part I. of the Twenty-seventh Annual Report of this Department. Its pages contain a full exhibit of the business transactions and financial condition of the Fire, Marine, and Fire-Marine Insurance Companies authorized in Massachusetts in 1881, and still writing risks therein, as shown by their annual statements. In connection therewith will be found such other information as may possess interest and importance.

Respectfully submitted.

JULIUS L. CLARKE,
Insurance Commissioner.

TWENTY-SEVENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART I.

FIRE AND MARINE INSURANCE.

THE annual statements of one hundred and ninety-six Fire, Marine, and Fire-Marine Insurance Companies, authorized in Massachusetts at the close of 1881, are summarized in the following pages. Admissions and withdrawals pending the preparation and printing of this Report leave the present number of such Companies one hundred and ninety-eight, — a net increase of two since the last Report to the Legislature.

It may also be stated in this connection, that, within the last five years, forty-eight Companies writing the same class of risks have been admitted to transact business in Massachusetts, while seventy-two have withdrawn from the field, either by voluntary act, or under judicial procedure. As the net result, Home Companies have been reduced in number from eighty-five to seventy-two; those from other States, from one hundred and seventeen to ninety-seven; while Companies from foreign countries have increased from fifteen to twenty-nine, the present number, three or four others having in the mean time re-insured their American risks and retired from the field.

Various matters appertaining to the insurance history of the State, some of them affecting Home Companies whose past record warrants the anticipation of a long and success-

ful future, may be appropriately cited herewith. Among these is the change of title, under legislative sanction, by two Companies; the Massachusetts Mutual taking the name of the Massachusetts Mutual *Fire* Insurance Company, and the Mercantile Marine taking the name of the Mercantile *Fire* and Marine Insurance Company, — changes rendered necessary for the convenience of themselves and their patrons. Two other Companies have inaugurated important modifications in their business plans, their experience having fully demonstrated the propriety and equity of such action. These are the Fitchburg Mutual of Fitchburg and the Traders' and Mechanics' of Lowell, the former having abolished its classification of risks, and transferred all to its mutual department; and the latter having decided to close up its stock department, and transact only the business of a purely Mutual Company, — a plan which will secure to itself and to its policy-holders a much more satisfactory and successful administration.

Companies admitted and withdrawn.

Since the last Report, ten Companies writing fire risks have been admitted to the State; while, of the thirteen withdrawn, eleven were transacting a fire and two a marine business. The following is the record: —

Admitted.

NAME OF COMPANY.	Location.	Date.
Mechanics' Fire	Brooklyn, N.Y.	May 3, 1881.
Long Island	Brooklyn, N.Y.	May 20, 1881.
New York Fire	New York, N.Y.	Sept. 15, 1881.
Standard Fire	London, Eng.	Dec. 2, 1881.
Greenwich	New York, N.Y.	Dec. 10, 1881.
City of London Fire	London, Eng.	Feb. 8, 1882.
United States Fire	New York, N.Y.	Mar. 22, 1882.
London and Provincial Fire	London, Eng.	April 4, 1882.
German Fire	Pittsburg, Penn.	May 10, 1882.
United Firemen's	Philadelphia, Penn.	May 10, 1882.

Withdrawn.

NAME OF COMPANY.	Location.	Date.
Atlantic Fire and Marine	Provincetown	May 3, 1881.
New York City	New York, N.Y.	Oct. 1, 1881.
Beverly (Marine and Inland)	Beverly	Oct. 27, 1881.
Hoffman Fire	New York, N.Y.	Nov. 11, 1881.
Northern	Watertown, N.Y.	Dec. 19, 1881.
Park Fire	New York, N.Y.	Dec. 20, 1881.
Knickerbocker Fire	New York, N.Y.	Dec. 21, 1881.
Republic Fire	New York, N.Y.	Dec. 31, 1881.
United Firemen's	Philadelphia, Penn.	Dec. 31, 1881.
Lamar	New York, N.Y.	Jan. 18, 1882.
Commonwealth	Boston	Feb. 11, 1882.
Firemen's	Baltimore, Md.	Mar. 16, 1882.
Hamburg-Magdeburg	Hamburg, Ger.	May 1, 1882.

The thirteen retiring Companies withdrew $5,330,313 of cash assets, including $3,158,000 of paid-up cash capital. The ten Companies admitted brought to the business $4,433,108 of cash assets, including $2,200,000 of paid-up cash capital. Of these, seven were American Companies, holding $3,546,779 of the assets, including $1,600,000 of the capital; the three Foreign Companies representing $886,329 of the assets, including $600,000 of the capital, the latter being cash deposits in this country for the security of all their American policy-holders.

The net result shows a withdrawal of $897,205 of cash capital and assets, with a reduction of surplus as regards policy-holders from $3,557,565 to $2,638,795, of which latter $1,950,539 is held by the seven American, and $688,256 by the three newly admitted Foreign, Companies.

Of the retiring Companies, seven re-insured their risks. Three of them were Home Companies, — the Commonwealth of Boston, re-insuring in the Commercial Union of London; the Beverly, in the Shoe and Leather of Boston; and the Atlantic Fire and Marine of Provincetown, in the Equitable Marine of the same place. The other four were, the Hoffman

of New York, which re-insured in the Niagara of the same city; the Lamar of New York, in the Phenix of Brooklyn; the New York City of New York, and the United Firemen's of Philadelphia, both in the Standard of London, the Firemen's re-insuring only its New England risks; and the Hamburg-Magdeburg, in the Fire Association of London.

The United Firemen's, enumerated among the withdrawals, has applied for re-admission to the State since these pages were prepared for the press, and has been re-instated in the Massachusetts field.

The annual statement of the United States Lloyds was received too late for publication in its proper place. It shows the following aggregates: gross assets, $642,851.06; liabilities, $195,594.44; surplus as regards policy-holders, $447,256.62.

Insurance Experience of 1881.

The comparative compilations hereto annexed, Tables A to F inclusive, are again introduced as a desirable and comprehensive exhibit of the financial experience and condition of Companies authorized to write fire and marine risks in this State in 1881. Subsequent tabulations, I. to XIII., with the detailed statements which follow, present an elaborate review of the year's results.

As *a whole*, the business of the year has been far from profitable or encouraging. The almost constant succession of disastrous conflagrations, with competitive and extensive cutting of rates below a living standard, and other causes injuriously affecting its prosperity, have interposed serious discouragements. Of course, as in every year, there are some Companies whose good fortune renders them noticeable exceptions in the summing up of results; yet even their future experience may bring unexpected reverses.

The entire business of the Companies whose statements appear in the present Report shows the following aggregates: risks written during the year, $9,493,680,502, nearly eight hundred millions over 1880; outstanding at the close of the year, $8,247,181,405; admitted assets, $174,599,124, about twelve millions in excess of 1880; liabilities, $59,042,247; leaving a net surplus of $115,556,877, an increase of nearly seven millions over the previous year. The gross income of all the Companies amounted to $81,893,385, and their gross

expenditures to $76,057,255. Their premium receipts were $74,141,821, upwards of six millions over 1880, in which year there was an increase of more than seven millions in excess of 1879; losses paid, $43,597,783, an increase of $4,636,434 over 1880; working expenses, $23,617,799, also an increase of nearly two and a half millions. The losses and expenses paid in 1881 aggregate upwards of seven millions more than in 1880, leaving the balance of premium receipts $6,926,239, or a small fraction over nine per cent, which is a considerable reduction from the previous year.

Of this whole business exhibit, Massachusetts Companies show risks written, $903,136,540, an increase of more than forty-three millions; risks outstanding, $907,111,877; admitted assets, $22,669,509, an increase of nearly one million; liabilities, $7,282,545, leaving a net surplus of $15,386,964; gross income, $9,328,327; gross expenditures, $8,851,527; premium receipts, $9,301,960; losses paid, $5,440,109; working expenses, $2,119,688; balance of premium receipts after payment of losses and expenses, a fraction over eight per cent. It is noticeable that the ratio of marine and inland losses to premium receipts, on that class of risks written by Home Companies, shows an increase from 53.86 in 1880 to 76.94 in 1881.

Following the same analysis, it appears that Companies from other States report risks written amounting to $4,543,380,175, an increase of nearly four hundred millions; risks outstanding, $5,035,424,882; admitted assets, $126,466,331, an increase of nearly eight millions; liabilities, $37,939,634; leaving a net surplus of $88,526,697; gross income, $52,029,765; gross expenditures, $49,238,444; premium receipts, $46,353,236; losses paid, $26,719,245; working expenses, $15,327,954; balance of premium receipts after payment of losses and expenses, a mere fraction over nine per cent.

The *home* statements of Foreign Companies are omitted from this, as they were from the last Report, a brief summary of their principal results being substituted. As heretofore explained, they have no particular interest or value in this country, although the law requiring them still remains unnecessarily upon the statute book. Twenty-eight of these Companies are represented in this Report through the statements of their United States Branches. Two others have

been admitted since the commencement of the year; but, of the first named, only twenty-seven are recognized in the financial exhibit submitted herewith. The exception is the British and Foreign Marine Insurance Company of Liverpool, whose incorrect and incomplete statement (see p. 362) is unavailable for any practical use, although ample time was given for its rendition. The failure, however, should awaken no distrust of the Company's ability or integrity. A full statement of its American business will hereafter be promptly required, should the Company remain in Massachusetts.

The other twenty-seven Foreign Companies report American risks written, $2,703,122,078, an increase of more than four hundred and twenty-three millions over 1880; risks outstanding, $2,304,644,646; admitted assets available for the protection of all their policy-holders in the United States, $25,463,284, including deposits of $7,487,120 in State departments, but not including special deposits of $5,525,144, which some of them have made in five or six States requiring such security for the *exclusive* protection of their own citizens. They also report gross income for the year, $20,535,293; gross expenditures, $17,967,284; premium receipts, $19,473,485, each item upwards of three millions in excess of 1880; losses paid, $11,786,921, an increase of more than two and a half millions; working expenses, $6,170,157; balance of premium receipts after payment of losses and expenses, nearly nine and a quarter per cent, and larger than in either of the other two classifications.

The purely Massachusetts business for 1881, as transacted by all the Companies, and classified as in the preceding cases, will be found in similar detail in connection with the subject of "Taxation of Insurance Companies," on a subsequent page.

The following are the comparative compilations before referred to: —

COMPARATIVE TABLE A. — *Massachusetts Mutual Fire Insurance Companies.*

	1880.*	1881.†	Increase or Decrease in 1881.
Assets	$6,104,823	$6,539,902	+$435,079
Liabilities	2,790,250	2,646,516	—143,734
Surplus	3,308,491	3,883,233	+574,742
Income	2,278,950	2,418,387	+139,437
Expenditures	2,148,687	2,025,959	—122,728
Risks written	190,642,359	210,263,771	+19,621,412
Net premiums received	1,955,077	2,086,740	+131,663
Risks outstanding	400,700,033	421,935,439	+21,235,406
Losses paid	586,180	707,105	+120,925
Losses incurred	671,602	489,605	—181,997
Assessments collected	3,971	6,302	+2,331
Profits returned	1,162,221	914,306	—247,915
Expenses	376,694	378,937	+2,243

* Forty-seven companies. † Forty-eight companies.

COMPARATIVE TABLE B. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

	1880.*	1881.†	Increase or Decrease in 1881.
Cash guarantee fund	$766,800	$650,800	—$116,000
Subscription notes	209,600	93,600	—116,000
Assets	2,590,488	2,365,953	—224,535
Liabilities	555,208	516,730	—38,478
Surplus	388,978	319,811	—69,167
Income	828,726	854,753	+26,027
Expenditures	995,501	887,725	—107,776
Risks written	52,796,449	74,105,713	+21,309,264
Net premiums received	730,986	761,982	+30,996
Risks outstanding	32,988,848	28,516,542	—4,472,306
Losses paid	497,267	607,828	+110,561
Losses incurred	500,183	644,437	+144,254
Expenses	142,318	166,432	+24,114
Scrip dividends declared	84,460	90,565	+6,105
Scrip redeemed	217,771	–	—217,771
Scrip outstanding	879,501	878,612	—889

* Four companies. † Three companies.

COMPARATIVE TABLE C. — *Massachusetts Joint-Stock Insurance Companies.*

	1880.*	1881.†	Increase or Decrease in 1881.
Cash capital	$6,450,000	$6,950,000	+$500,000
Assets	13,009,661	13,763,654	+753,993
Liabilities	3,433,569	4,119,299	+685,730
Surplus	9,576,092	9,644,355	+68,263
Income	5,112,201	6,055,187	+942,986
Expenditures	4,676,419	5,937,843	+1,261,424
Risks written	504,457,325	618,767,056	+114,309,731
Net premiums received	4,548,515	5,466,378	+917,863
Risks outstanding	404,766,430	456,659,896	+51,893,466
Losses paid	2,833,994	3,776,684	+942,690
Losses incurred	2,865,768	4,524,196	+1,658,428
Expenses	1,304,126	1,574,319	+270,193
Cash dividends declared	528,000	581,000	+53,000

* Twenty-one companies. † Twenty companies.

COMPARATIVE TABLE D. — *Fire and Marine Insurance Companies of other States.*

	1880.*	1881.†	Increase or Decrease in 1881.
Cash capital	$40,894,100	$44,914,100	+$4,020,000
Assets	118,511,302	126,466,331	+7,955,029
Liabilities	36,081,980	37,939,634	+1,857,654
Income	50,151,664	52,029,765	+1,878,101
Expenditures	47,251,890	49,238,444	+1,986,554
Fire risks written	4,151,117,354	4,543,380,175	+392,262,821
Net premiums received	33,581,852	37,054,911	+3,473,059
Marine risks written	1,528,716,310	1,344,041,709	—184,674,601
Net premiums received	10,921,675	9,298,325	—1,623,350
Fire losses paid	18,132,204	20,373,062	+2,240,858
Marine or inland losses paid,	7,770,364	6,346,183	—1,424,181
Dividends paid	5,067,847	5,219,303	+151,456
Expenses	14,375,088	15,327,954	+952,866

* Ninety-eight companies. † Ninety-four companies.

COMPARATIVE TABLE E. — *United States Branches of Foreign Companies.*

	1880.*	1881.†	Increase or Decrease in 1881.
Assets in United States	$22,562,740	$25,463,284	+$2,900,544
Liabilities in United States,	11,147,121	13,820,068	+2,672,947
Income	17,096,010	20,535,293	+3,439,283
Expenditures	14,195,142	17,967,284	+3,772,142
Risks written	2,279,734,584	2,703,122,078	+423,387,494
Net premiums received	16,159,452	19,473,485	+3,314,033
Losses paid	9,141,340	11,786,921	+2,645,581
Expenses	5,054,802	6,170,157	+1,115,355

* Twenty-four companies. † Twenty-eight companies.

COMPARATIVE TABLE F. — *Massachusetts Business.**

	1880.	1881.	Increase or Decrease in 1881.
Fire risks written	$609,132,542	$642,542,633	+$33,410,091
Fire premiums received	5,479,752	5,845,354	+365,602
Fire losses paid	3,422,143	2,819,847	—602,296
Fire losses incurred	3,055,273	2,884,047	—171,226
Marine risks written	261,004,485	271,022,104	+10,017,619
Marine premiums received,	3,345,321	3,456,606	+111,285
Marine losses paid	1,823,641	2,620,262	+796,621
Marine losses incurred	1,801,722	2,660,422	+858,700

* For details of this business see Table XIII.

COMPARATIVE RATIOS OF TABLE F.

	1880.	1881.	Percentage of Increase or Decrease in 1881.
Fire premiums received to risks written (premium rate)	.90	.91	+1.1
Fire losses incurred to risks written	.50	.45	—10.
Fire losses incurred to premiums received	55.75	49.34	—11.49
Marine premiums received to risks written (premium rate)	1.28	1.28	–
Marine losses incurred to risks written	.69	.98	+29.59
Marine losses incurred to premiums received,	53.86	76.94	+42.86

Mutual Companies and their Deposit Notes.

Under the present law of the State, Mutual Fire Insurance Companies may take deposit notes for not less than three nor more than ten times the amount of the cash premium charged, some Companies taking three, some five, and a few ten times the amount.

Although deposit notes cannot, under the statute provision, be included in the admitted assets of a Company, yet they constitute an important and vital element of financial resource and strength, especially in contingencies from which no Insurance Company is exempt. Being assessable for their full amount if necessary, in such sums and at such times as the exigencies of the business may require, the mutual protection of the members is fully assured.

In their relation to the possible requirements of a Company, deposit notes bear some semblance to the subscribed capital of many Foreign Companies. The amount of the former, as already stated, may be realized in cases of financial necessity; while for the payment of the latter the shareholders are liable, if need be, for all they are worth, and those able to pay may even be compelled to pay for those unable to do so.

At the close of 1881 the Massachusetts Mutual Fire Companies held six and a half millions of admitted assets, while their deposit notes aggregated more than twelve and a half millions, the amount held by each Company appearing in Table I. of this Report. It will be seen, therefore, that, in addition to their cash assets, they had a productive resource of nearly double that amount on which to rely, if required by sudden or unexpected emergencies, thus practically giving them an available monetary basis of nineteen millions. A productive element so strong should command its share of prestige and favor.

The Protection of Insurance Contracts.

There is a wide difference between the methods existing in foreign countries and in the United States for the fulfilment of insurance contracts. In the former, the whole matter seems apparently optional with the Companies, which set apart, from time to time, such funds as they may deem

necessary as a reserve for the protection of outstanding risks. But, in the latter, it is regulated by statutory provisions, which, as at present framed, enforce no standard possessing a shadow of equity or equality.

Every experienced and conservative underwriter must admit that a proper and adequate re-insurance reserve is as necessary in fire and marine as in life or casualty insurance. That such reserve should be fairly and equitably computed, and legally required, is also equally important. But even the fool who runs must know that the present standard, as established by law, is practically a farce, inasmuch as Companies may, and do, evade and defeat its well and wisely intended purpose, by fixing with impunity their own reserve liability under its operation.

Thus a speculative and reckless Company, impelled by the pressure and strife of competition to write hazardous and even extra hazardous risks, as has been the case in some of the most exposed districts in Boston and in other cities of the Commonwealth, during the last year, at the ridiculous and ruinous rate of twenty-five cents, is enabled to appear, *on paper*, as solvent and comparatively strong; while, if required under *proper legislation* to hold a safe and sufficient reserve, the same Company would show impairment or absolute insolvency. It is needless, however, to waste time or words in pursuing the analysis.

The subject has been for some years under consideration, both among insurance officials as well as among conservative and thoughtful underwriters, though certainly not, on the part of the former, with any desire or intention to urge arbitrary requirement or restriction, but rather to suggest some action looking to a more equitable and truthful exhibit in the interest of policy-holders and of wisely managed Companies. It is no new revelation that under the present system a Company may be absolutely and hopelessly insolvent, and yet rank favorably with those whose conservatism and financial strength deservedly command confidence and patronage. So it appears that a re-insurance reserve, or liability, charged to the former at fifty per cent of its unearned premiums on outstanding risks written at twenty-five to forty cents, *a bankrupt rate*, is a glaring absurdity when compared with a reserve charged to the latter at fifty per cent of its unearned

premiums on risks written at *living rates* necessarily more than double the reckless figure first cited.

It was for these reasons that the last annual conference of State insurance officials invited such co-operation as representative underwriters might be disposed to render in securing a more consistent and equitable system, and thus relieve the present discrimination against reasonable and paying rates. A few of the most experienced underwriters in the country have tendered their services in this behalf; but, without a more general co-operation, the remedy will probably be reached only through legislative inquiry and action.

Taxation of Insurance Companies.

The statutes regulating the taxation of Insurance Companies in many of the States, imposing as they do an almost annually increasing ratio, have very naturally become a cause of growing dissatisfaction and complaint among underwriters subject to their application. Nor have they escaped unfavorable criticism in other circles claiming to judge intelligently of their practical effect upon public interest and prosperity.

Without entering into the discussion here, it may be stated, briefly, that in Massachusetts some of the chief grounds of complaint, on the part of Home Joint-Stock Companies and those having guarantee capital, have been, —

First, That existing statutes discriminate unjustly against them, thereby discouraging the investment of capital in their business, and imposing unequal burdens which retard their progress, and even jeopardize their existence.

Second, That taxation based upon the so-called market value of their own stock is inequitable and oppressive, inasmuch as such value is often largely exaggerated by the assumption of factors not applied to any other class of taxpayers.

Third, That while Home Companies are taxed on the market value of their investments, including even government bonds as part of their assets, Foreign Companies have not only been granted special immunities in their own jurisdictions, but have been comparatively exempt from taxation here, the only levy upon them having been heretofore a small per cent of premium receipts; and that, therefore, the latter have been able to write risks much below any average standard with which the former can compete.

In the case of the Home Mutuals the principal and perhaps only cause of complaint has been, and is, the alleged over-taxation of premium receipts. Hence the plea for such modification of the present statute as will impose a tax only upon *net* instead of gross premium receipts. In asking such relief the fact is urged that these Companies return to their policy-holders a large percentage of the premium rate, and therefore should not be taxed on the amount so returned. The truth is that most of them do return to their policy-holders from about ten to eighty per cent of the premiums paid, while at least one of the most successful has been able for some years to return one hundred per cent, or the entire premiums paid. On the other hand, it is claimed that the Companies realize an average rate of interest on gross premiums received, until dividends or returns to policy-holders are declared.

These and similar considerations have been urged by home underwriters as notably at variance with the policy of other jurisdictions in fostering their own Insurance Companies, and encouraging the investment of capital in their stock. Whatever differences of opinion may be entertained by the advocates and opponents of the present system, facts of significant import may be cited as tending more or less forcibly to an intelligent solution of the problem involved.

For instance, the total risks written by authorized Companies on Massachusetts property in 1881 aggregated nearly one thousand millions of dollars, with premium receipts amounting to almost nine and a half millions. This was Massachusetts business alone. Of this large volume the Home Companies, including the Mutuals, wrote $365,118,287, on which their premium receipts were $4,444,534. Companies from other States wrote $378,215,524, with premium receipts amounting to $3,351,645. The remainder, $170,230,926, was written by Companies from other countries, which realized $1,505,781 in premium receipts.

This entire business was written at an average premium rate of one and two hundredths per cent. But it should be remembered that the aggregate includes that written by the Home Mutuals without taking into consideration the large *return premiums*, or dividends, declared to their policy-holders, as above stated. If the amount so returned were

deducted from their reported premium receipts, both their own and the general average rate would be materially reduced.

Still another condition appears in the experience of the Home Joint-Stock Companies and those having guarantee capital, which wrote, in 1881, on Massachusetts property, $203,897,218, about twenty-two per cent of the whole home business, their premium receipts amounting to $2,478,174. In a comparison of the premium rate on this volume of business with that shown by Companies of other States and countries, it would neither be fair nor truthful to allege that Massachusetts Companies charge higher rates than others on the same class of risks, excepting of course those which recklessly write hazardous and extra-hazardous risks at half and even quarter rates. The reason of any appreciable difference in average rates is chiefly due to the character of the risks written by Home Companies, a considerable portion of which, both in their fire, marine, and inland business, involve conditions essentially different from those appertaining to the mass of risks written by their outside competitors.

The differing conditions referred to are more apparent in the varying classes of marine risks, and in the relatively larger volume of long term fire risks written by Home Companies. This will explain the difference between their average premium rates in 1881, and those of Companies from other States and countries, the former showing in their Massachusetts fire business alone an average of .97, and the latter an average of .87.

But, aside from these analyses, the fact still remains that Companies from other States and countries wrote nearly two-thirds of all risks placed on Massachusetts property in 1881, and at average rates heavily reduced from those of former years. With this fact before them, it can hardly be wondered at that home underwriters should keenly realize the disadvantages of their position.

In the matter of alleged discrimination, unequal taxation, etc., of which complaint is made, it is proper to state that the particular class of Companies most affected thereby hold a cash and guarantee capital of nearly eight millions, and that the taxes now paid average about two and a half per cent on that amount, the range being from two to upwards

of four per cent. With present interest rates, which have little promise of advancement, the margin of profit on a Company's investments is not particularly encouraging. When it is considered, also, that in every year the losses of many Companies nearly equal and often exceed their premium income, and that the aggregate losses — as in the case of Massachusetts Companies in 1881 — are frequently in excess of the aggregate premium income, it becomes apparent that such excess, as well as dividends to stockholders, must have been paid, not from profits of the business, but from surplus accumulated largely from appreciation of investments.

But, whatever may be said of the equity or inequity of the present system of taxation, no one can for a moment believe that the increased tax on premium receipts proposed to be henceforth required from Foreign Companies will in any manner lessen the burden complained of by Home Companies, whose petition for some measure of relief has been dismissed by the present Legislature. Whether the increased tax referred to will tend to equalize competition, as some have claimed in advance, or even have any perceptible influence in that direction, is a problem to be solved by future experience.

Recklessness, Impairment, and Failure.

The results of reckless competition in the struggle for business has often brought disaster, which would never have occurred had even ordinary prudence prevailed. In no department of enterprise is such precaution more necessary and vital than in the business of underwriting. No year, or period of years, is without its examples of impairment or failure largely attributable to recklessness in the acceptance and writing of risks. The history of the last decade abounds with illustrations of this character.

Following the disastrous experiences in Chicago and Boston ten years ago, there came a needed and healthful reform in some branches of underwriting. The business grew rapidly prosperous, with paying and profitable rates, warranting and realizing reasonable and even generous dividends. Under these tempting conditions, many new Companies organized and entered the field with great promise of success and

growth; many old Companies which had survived the ordeals of 1871 and 1872, though more or less financially crippled, were speedily enabled to recover and even to exceed their previous prestige and strength; while others secured also a liberal share of accruing benefits.

But this harvest season was doomed to a comparatively brief existence. The strife for business and its attendant cutting of rates without regard to discrimination or safety, which soon followed, are now developing their unfortunate results. Under the pressure of almost unprecedented competition, many Companies which had profited by previous and more favorable auspices, and made handsome returns to their stock and policy holders, are now compelled to put up with small dividends, or pass them entirely. Many others are merely holding their own in anticipation of better prospects; while the exceptions are mostly those in which good management has been supplemented by special good luck. Among the consequences of this unfortunate re-action, it is noticeable that nearly every Massachusetts Company which was induced to enter the field during the brief era of prosperity referred to has been forced to close its doors; while many incorporated elsewhere have been compelled to retire from the business. Should present conditions be prolonged, still others must sooner or later succumb to the inevitable.

Fires in Massachusetts in 1881.

It was a wise enactment of the Legislature of 1878 requiring boards of selectmen of towns and mayor and aldermen of cities to make annual report of the statistics of fires in their respective municipalities. It was judicious, because intended for the accumulation of data looking to a more intelligent comprehension of the necessities and hazards to be provided against, and therefore directly in the interest of property owners, as well as of cities and towns themselves. It was thought, and rightly too, that a few years' experience would develop results of special value in solving important problems involving the better protection of the insured and the insurer.

In order to carry into effect the purpose of the statute, as therein directed, the necessary blanks have been prepared and forwarded early in each year, with information and sug-

gestions designed to aid and simplify the required service. But in many instances of chronic delinquency no attention is given to the matter by the boards or their clerks, and the blanks are mislaid, thrown away, or lost, often rendering it necessary to duplicate them two or three times over, with renewed correspondence and instructions. Until the present year, however, every city and town in the Commonwealth, including those specially urged, has responded to the requirement of the Legislature; the only exception being that of Brockton, which, during the last year, suffered serious losses from conflagration. Courteous and repeated appeals have been made to the proper authorities for the information required, but without response. It is respectfully suggested that the difficulty may be easily remedied by some proper legislative modification of sect. 10, chap. 35 of the Public Statutes.

Although the statistical results thus far gathered have not been so complete as could be desired, owing, in numerous cases, to lack of care and system in the collation and preservation of municipal records, especially where no organized fire departments exist, yet the information already communicated to the Legislature, and accumulating from year to year, promises a valuable basis for a more practical and equitable classification of risks and premium rates.

The fire record of the State for 1881 is largely a verification of the experiences of the previous year. Ninety-seven towns report no fires, seven less than in 1880. In the remaining municipalities (Brockton excepted) there were 1,694 fires, 28 less than in 1880. The whole amount of insurance written on the property burned and exposed was nearly eleven and a half millions; estimated losses, $4,312,642; amount reimbursed, $3,059,424, — nearly seventy-one per cent, and varying but a fraction from the percentage of 1880.

Of the whole number of losses, 511 were total, and 1,183 partial. Nearly forty per cent of all the fires, or 675, are reported as incendiary and unknown; those caused by defective chimneys and heating apparatus, 243; exposure to other burning buildings or premises, 194; careless use and exposure of matches, 126, — of which 9 were caused by rats, and 82 by children at play; sparks from chimneys, stoves, furnaces, and locomotives, 83; use of kerosene and

volatile oils, 82; spontaneous combustion, 56; smoking, 49; exposure to gas-jets, 30; ashes in wooden vessels, 21.

The rendering of these annual returns is already yielding good results in many sections of the State. Public attention is being enlisted, and greater vigilance exercised, in the adoption of measures looking to the prevention of fires and the better protection of property. Indirectly in this behalf the selectmen of Holliston have set an example of special interest. In 1880 thirteen fires occurred in that town, against four in 1881, — ten months of the latter year passing without a single one. The large disproportion in 1881 evidently resulted, in part, from the action of a special committee appointed by the selectmen, under a vote of the town, to investigate the causes of fires in the previous year. Of the thirteen fires in that year, the committee report that five were undoubtedly, and one probably, of incendiary origin.

In submitting their report the committee make the following comments, which are of sufficient interest to the public, as well as to underwriters, to warrant their reproduction here. They say, —

"Property in Holliston has sometimes been insured for much more than its value as determined by the assessors, and insurance has actually been paid by the companies largely in excess of such value. Whether property is fairly assessed, is a matter on which there can justly be a difference of opinion. If the tendency of any insurance is bad, the tendency of over-insurance is much worse: it leads to carelessness and to crime besides. Add financial embarrassment to over-insurance, and there is a still stronger inducement to crime. Add the probable freedom from detection, in case one yields to the temptations held out to him, and some one in every community will be likely to be found wicked enough to set fire to his own property to get the insurance money.

"The temptation to an agent to insure for whatever amount the insured desires is also great. The larger the risk, the larger the premium, and the larger also the commission. Further, if the agent refuses to take all that is wanted on a risk, he knows very well that the applicant will be sure to find an agent who will yield to his desires. In case an insured building burns, an agent is tempted to favor the owner rather than the company; for if he aids the owner to get the full amount of his insurance, and urges a speedy settlement, he will receive another commission when the insured rebuilds. When the same ground is burned over a number of times, the agent's business is stimulated beyond its normal amount.

. . . . . .

"The amount of insurance paid for losses in Massachusetts in the year 1880 was, in round numbers, five and one-quarter millions of dol-

lars. Considering our valuation as compared with that of the State, there should have been paid in Holliston, for losses in that year, something under $6,000, while in fact the amount paid was over $44,000." [1]

With the constant occurrence of destructive fires in the principal centres of population and business, efficient precautions are becoming more and more indispensable, not only for their prevention, but against their extension to other premises and larger areas. The interspersion of *tinder-box buildings* in thickly settled districts provides excellent kindling wood for the destruction of the more substantial structures. The recent great fire which laid waste so large a portion of the city of Haverhill may be cited as an illustration in point, which will doubtless prompt the substitution of a better class of buildings for very many of those destroyed. In this case no accurate statistics of the heavy losses and insurances, as adjusted, have as yet become accessible.

Massachusetts Companies voluntarily closing Business.

The disadvantages under which a large majority of Home Companies have been struggling for many years, aggravated by excessive and unscrupulous competition, and in numerous cases by exceptional losses and by other causes which have seriously affected their business prosperity, have proved almost as disastrous to their existence as the great conflagrations in Chicago and Boston in 1871–2–3, and are closing the doors of nearly as many Companies as were wiped out by those historic experiences. As the result of the former unpropitious conditions, eighteen of the Massachusetts Companies voluntarily retiring are still winding up their business affairs.

Of the causes which have contributed in greater or less degree to this mortuary record, some of the more immediate and potential are significantly suggested in connection with other topics considered in these pages, and therefore need no special repetition here. It should be added, to the honor of the Companies involved, that in every case their policy-holders have been equitably and fully protected, while, with

[1] The insurance actually written on the property destroyed and damaged was $56,110, and the amount paid was $44,518. — *Insurance Commissioner.*

one or two exceptions, their stockholders have been fortunate in escaping loss.

It is only fair, however, to state that the fatality is not wholly confined to territorial jurisdiction. Its epidemic results have affected many Companies from other States, most of which have been forced into retirement by the ordinary vicissitudes of the business rather than by such local influences as have controlled and determined the financial status of so many of our own Home Companies. A casual glance at the record of withdrawals from this State and the causes therefor, even during half of the last decade, will show more clearly the distinction suggested, inasmuch as nothing of local import, beyond the results of competition and accruing losses, could have prompted their action.

The following are the Massachusetts Companies now voluntarily closing their business, most of them having re-insured their risks, and some of them being nearly ready to relinquish their corporate existence: —

Mutual Fire Companies. — The Boot Manufacturers', the City, the Factory, Mechanics' (Mutual and Stock), New England, and the Suffolk, — all of Boston; also the Westfield, Weymouth and Braintree, and the Whately.

Mutual Marine Companies. — The Atlantic of Provincetown, the Commercial of Boston, and the Union of New Bedford.

Joint-Stock Companies. — The Alliance, Commonwealth, Faneuil Hall, Globe, Revere, and the Shawmut, all of Boston.

The Beverly Insurance Company has re-insured its risks, but has not yet voted to close its doors.

Insurance Receiverships.

Since the last Report three of the Massachusetts Receiverships, those of the Home, National, and People's Insurance Companies, have been closed by order of Court, their final accounts having been rendered, and all unclaimed dividends paid into the State Treasury, subject to the provisions of sect. 173, chap. 119 of the Public Statutes.

The affairs of several others have remained substantially unchanged since last reported; viz., those of the Boston, Exchange, Howard, Manufacturers', Merchants', and the

Shoe and Leather Dealers' Insurance Companies. The remainder appear in the following abstracts: —

Conway Mutual Fire Insurance Company.

Cash on hand Dec. 31, 1880		$2,457 65
Received from assessments		253 63
Total		$2,711 28
Paid sundry claims		599 23
Balance on hand Dec. 31, 1881		$2,112 05

The Receivers report that they have paid the principal sum of all claims against the Company, except one of $550, the greater part of which is being tested by suit brought by the Smith Charities, on the decision of which a final settlement will be reached. From the foregoing balance is to be deducted such compensation and expenses of the Receivers as shall be allowed by order of Court.

Franklin Insurance Company.

Balance on hand Dec. 31, 1880		$1,456 53
Received for interest		48 29
Total		$1,504 82
Loan to South Boston Railroad Co.	$1,400 00	
Paid sundry expenses	25 00	
Cash on hand	79 82	
		$1,504 82
Balance of assets Dec. 31, 1881		1,479 82

New England Mutual Marine Insurance Company.

Cash on hand Dec. 31, 1880		$5,498 67
Paid sundry expenses	$601 37	
Paid taxes on Chicago property	282 11	
		883 48
Balance on hand Dec. 31, 1881		$4,615 19

Neptune Insurance Company.

Cash on hand Dec. 31, 1880		$9,798 63
Received for interest		183 53
		$9,982 16
Paid court fees		32 20
Balance on hand Dec. 31, 1881		$9,949 96

Washington Insurance Company.

Cash on hand Dec. 31, 1880	$30,972 36
Received for interest and dividends . .	1,321 28
Balance on hand Dec. 31, 1881 . .	$32,293 64

In addition to this amount the Receivers report other assets and claims, as heretofore rendered.

STATISTICAL TABULATIONS.

TABLE I. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced Business.	Risks Written in 1881.	Risks Terminated in 1881.	Amount at Risk Dec. 31, 1881.	Deposit Notes in Force.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1881.	Surplus or Deficiency in 1880.
Abington	1857	$702,907	$597,782	$2,167,271	$104,145	$42,943	$19,679	$23,264	$22,031
Annisquam	1847	66,425	54,125	348,152	23,746	6,848	–	‡	–
Arkwright	1860	29,995,902	27,376,268	28,387,344	1,250,631	260,886	125,753	135,133	51,698
Ashfield	1873	1,886	11,713	45,154	1,406	291	–	‡	–
Attleborough	1845	348,593	267,010	1,241,610	38,770	15,262	4,848	10,414	10,317
Barnstable County	1833	864,952	820,361	5,226,952	159,261	80,397	40,476	39,921	37,431
Berkshire	1835	1,004,622	1,069,490	4,837,233	178,277	66,374	32,322	34,052	31,795
Boston Manufacturers'	1850	59,322,742	53,613,425	55,904,337	2,341,468	490,748	235,118	255,630	142,332
Bristol County	1829	571,016	847,650	4,259,666	539,483	804	1,806	‡	–
Cambridge	1834	1,511,729	1,395,691	5,338,087	150,696	124,166	39,659	84,507	75,552
Citizens'	1846	4,720,358	4,447,419	20,577,440	511,309	240,032	145,645	94,387	85,249
Cohasset	1846	97,257	98,939	369,863	23,640	2,999	2,955	44	772
Cotton and Woolen	1875	3,702,874	2,570,518	3,847,104	185,009	43,790	18,954	24,836	10,150
Dedham	1837	560,136	439,937	1,508,608	49,750	76,354	14,785	61,569	57,846
Dorchester	1856	3,041,360	3,108,444	9,850,446	158,772	197,773	82,490	115,283	103,079
Essex	1829	154,925	174,975	822,450	48,371	42,118	9,927	32,191	31,514
Fall River Manufacturers'	1870	12,995,874	10,932,788	12,202,861	562,674	143,816	56,514	87,302	34,047
Fitchburg	1847	5,403,619	4,638,197	15,470,767	229,041	246,073	116,692	129,381	123,209
Franklin	1829	479,957	715,333	2,465,459	60,840	26,125	20,111	6,014	5,042
Granby	1877	17,030	28,998	73,252	3,034	59	–	‡	–
Groveland	1828	280,585	236,995	1,411,739	80,403	14	1,375	‡	–
Hampshire	1832	691,968	593,640	3,359,882	129,452	52,244	23,677	28,567	29,325
Hingham	1826	3,225,601	3,090,589	21,263,536	735,404	329,753	185,401	144,352	140,457
Holyoke	1843	6,656,640	6,395,746	19,679,221	272,782	568,657	136,776	431,881§	392,212
Lowell	1832	787,520	696,833	2,064,055	51,616	66,835	12,904	53,931	51,333

Lynn	1828	288,025	313,650	1,472,809	82,037	58,627	22,078	36,549	34,364
Massachusetts	1873	2,329,954	1,566,105	16,166,146	–	318,424	60,464	257,960§	252,395
Merchants' and Farmers'	1847	4,097,148	4,124,242	13,975,720	198,958	226,738	101,479	125,259	118,409
Merrimack	1828	4,281,963	3,521,682	15,726,825	302,213	216,755	110,434	106,321	98,042
Middlesex	1826	4,084,491	3,598,217	19,275,916	281,288	382,063	141,982	240,081	235,666
Milford	1852	142,622	131,052	743,069	21,159	7,159	4,051	3,108	3,210
Mill-Owners'	1873	13,139,945	11,550,936	12,645,017	602,290	105,689	61,626	44,063	—267
Mutual Fire Assurance	1827	727,100	698,400	3,893,225	127,470	117,756	32,165	85,591	79,301
Mutual Protection	1864	220,250	250,375	1,022,950	30,392	36,004	5,243	30,761	27,892
Newburyport	1829	99,360	118,710	663,385	54,755	28,052	4,304	23,748	22,746
Norfolk	1825	2,581,646	2,632,649	14,131,298	447,135	329,791	121,628	208,163	197,067
Quincy	1851	6,802,888	6,727,765	25,509,944	367,728	440,183	186,673	253,510	234,513
Salem	1838	205,575	229,525	901,315	41,166	34,333	7,862	26,471	24,646
Salisbury and Amesbury	1855	43,565	50,470	358,743	22,255	1,529	1,113	416	303
Saugus	1852	894,600	846,550	2,464,150	299,383	1,538	–	‡	–
Shelburne	1877	10,400	3,050	112,458	7,040	156	–	‡	–
South Danvers	1829	140,850	143,400	1,031,305	60,777	53,213	12,437	40,776	39,101
Spinners'	1881	2,709,960	552,606	2,157,354	88,411	17,093	8,876	8,217	‖
Traders' and Mechanics'	1848	5,959,909	4,053,426	16,654,837	236,684	326,204	118,442	207,762	177,468
Westford	1840	59,476	80,120	456,451	6,888	2,076	1,722	354	—3,328
West Newbury	1828	271,891	206,955	2,362,696	125,474	1,614	535	‡	–
Worcester Manufacturers'	1855	17,373,768	16,763,402	17,373,768	791,799	203,770	79,868	123,902	79,202
Worcester Mutual	1824	6,591,907	6,723,251	30,113,569	463,933	505,774	235,667	270,107	252,370
Totals	–	$210,263,771	$189,214,885	$421,935,439	$12,549,215	$6,539,902	$2,646,516	$3,885,778	–

* Not including deposit notes.

† Including unearned premiums on unexpired risks.

‡ This company charges a cash premium adequate for expenses only, and relies on assessments on deposit notes to pay losses.

§ Including guarantee capital.

‖ Commenced business Feb. 24, 1881.

TABLE II. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Net Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Premiums Received.	Amount at Risk.*		Prem's Received.	Gross Income.
Abington	$12,588	$12,080	$10,447	$6,349	60.76	.30	$3,323	32.54	26.39
Annisquam	374	301	–	–	–	–	301	–	–
Arkwright	261,765	236,053	250,098	119,041	47.58	.44	20,438	8.17	7.81
Ashfield	112	31	9	–	–	–	31	–	–
Attleborough	2,890	1,636	2,376	1,239	52.15	.10	397	16.71	13.74
Barnstable County	18,539	16,642	14,753	5,100	34.58	.10	2,354	15.89	12.64
Berkshire	16,186	13,142	12,368	5,357	43.31	.11	3,834	30.99	23.68
Boston Manufacturers'	488,158	432,319	470,942	176,502	37.48	.33	43,913	9.32	8.99
Bristol County	3,565	3,525	3,501	1,249	35.68	.03	2,264	64.67	63.51
Cambridge	24,835	15,429	18,710	246	1.31	–	7,314	39.09	29.45
Citizens'	71,239	59,990	59,602	11,716	19.66	.06	19,295	32.37	27.09
Cohasset	1,802	2,966	1,517	1,808	–	–	566	–	–
Cotton and Woolen	37,488	18,260	36,185	550	1.52	.02	7,357	20.33	19 62
Dedham	12,321	8,963	8,375	3,121	37.27	.21	2,905	34.69	23.58
Dorchester	52,525	45,803	43,948	13,444	30.62	.14	13,957	31.80	26.58
Essex	5,046	3,883	2,840	6	–	–	925	–	–
Fall River Manufacturers'	118,956	85,452	114,094	25,681	22.51	.23	7,213	6.32	6.06
Fitchburg	94,947	84,478	77,209	37,703	48.83	.25	18,242	23.62	19.21
Franklin	6,641	7,743	5,971	3,864	64.71	.15	1,845	30.90	27.78
Granby	127	1,082	95	1,063	–	–	19	–	–
Groveland	785	833	–	103	–	–	731	–	–
Hampshire	10,513	11,572	8,055	5,879	72.98	.18	2,643	32.81	25.15
Hingham	70,417	72,827	53,238	27,055	50.82	.13	11,473	21.54	16.25
Holyoke	110,603	75,923	81,787	14,479	17.70	.07	24,541	30.00	22.19
Lowell	10,628	8,433	7,582	1,188	15.67	.06	3,721	49.08	35.00

Lynn	6,927	4,707	3,739	356	9.52	.02	1,720	46.00	24.83
Massachusetts	33,199	37,224	16,706	2,280	13.64	.01	18,392	110.05	55.39
Merchants' and Farmers'	63,158	57,133	52,643	14,025	26.64	.10	18,940	35.98	29.71
Merrimack	63,062	53,678	51,831	19,944	38.47	.13	14,161	27.32	22.45
Middlesex	78,190	69,712	60,114	21,417	35.63	.11	17,631	29.33	22.55
Milford	1,892	1,374	1,558	574	36.84	.08	445	28.56	23.52
Mill-Owners'	123,934	89,033	120,746	21,205	17.57	.18	13,694	11.34	11.05
Mutual Fire Association	16,326	11,387	10,345	882	8.53	.02	2,884	27.88	17.66
Mutual Protection	4,042	1,816	2,143	235	10.97	.02	906	42.28	22.41
Newburyport	2,533	1,638	1,153	12	–	–	455	–	–
Norfolk	57,510	48,441	39,633	16,365	41.30	.11	11,098	28.01	19.30
Quincy	118,250	103,490	93,651	33,674	35.95	.13	28,825	30.78	24.32
Salem	4,592	2,819	2,718	88	3.24	.01	1,389	51.10	30.25
Salisbury and Amesbury	390	318	306	100	–	–	218	–	–
Saugus	2,710	1,788	–	401	–	–	1,387	–	–
Shelburne	58	14	58	–	–	–	14	–	–
South Danvers	5,684	5,055	2,846	1,149	40.37	.11	1,056	37.10	16.94
Spinners'	19,837	2,744	19,617	51	–	–	2,693	13.73	13.57
Traders' and Mechanics'	86,049	48,056	67,956	13,140	19.34	.08	12,939	19.04	15.05
Westford	652	76	595	18	–	–	44	–	–
West Newbury	3,507	708	–	–	–	–	708	–	–
Worcester Manufacturers'	169,361	156,554	159,125	70,850	44.53	.42	8,167	5.13	4.83
Worcester Mutual	123,474	108,928	95,565	27,596	28.84	.09	22,569	23.62	18.27
Totals	$2,418,387	$2,025,959	$2,086,740	$707,105	33.88	.17	$379,937	18.16	15.67

* Taking mean amount of risks outstanding at beginning and end of year.

TABLE III. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenced Business	Guarantee Fund.	Scrip Outstanding.	Amount at Risk Dec. 31, 1881.	Gross Assets.	Gross Liabilities.*	Surplus or Deficiency in 1881.	Surplus or Deficiency in 1880.
Boylston	1873	$557,200	$78,410	$18,635,472	$909,433	$175,382	$98,441	$146,890
China	1853	–	643,930	8,933,414	1,126,104	251,986	230,188	183,277
India	1867	93,600	156,272	947,656	330,416	89,362	—8,818	21,027
Totals	. .	$650,800	$878,612	$28,516,542	$2,365,953	$516,730	$319,811	$351,194

* Including unearned premiums, but not including cash or stock-note, guarantee fund or outstanding scrip.

TABLE IV. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Premiums Received.	Marine Losses Paid.	Ratio.*	Fire Premiums Received.	Fire Losses Paid.	Ratio.*	Expenses.	Ratio.†
Boylston	$370,489	$415,258	$217,074	$174,726	80.47	$108,228	$76,872	71.04	$92,486	28.43
China	360,523	313,931	322,250	228,478	70.91	–	–	–	51,758	16.06
India	123,741	158,536	114,430	127,752	111.64	–	–	–	22,188	19.40
Totals	$854,753	$887,725	$653,754	$530,956	81.22	$108,228	$76,872	71.04	$166,432	21.84

* Of losses paid to cash premiums received.

† Of expenses to gross cash premiums received.

TABLE V. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk Dec. 31, 1881.	Gross Assets.	Gross Liabilities.*	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1881.	Surplus or Impairment of Capital Dec. 31, 1881.	Percentage of Surplus or Impairment Dec. 31, 1881.	Percentage of Surplus or Impairment Dec. 31, 1880.
American	$300,000	$14,536,482	$580,267	$146,026	3.97	$434,241	$134,241	44.74	51.71
Boston Marine	1,000,000	13,278,090	2,366,535	940,766	2.52	1,425,769	425,769	42.58	80.06
Commonwealth	500,000	31,151,480	735,117	219,676	3.35	515,441	15,441	3.09	4 87
Dwelling-House	300,000	16,487,575	374,492	64,353	5.82	310,139	10,139	3.37	5.69
Eliot	200,000	12,835,319	434,382	101,490	4.28	332,892	132,892	66.45	78.02
Equitable Marine †	50,000	286,018	79,574	25,620	3.11	53,954	3,954	7.91	–
Firemen's Fire	300,000	20,010,118	782,104	125,109	6.25	656,995	356,995	119.00	116.11
First National	200,000	6,705,837	284,084	64,234	4.42	219,850	19,850	9.92	7.07
Franklin	200,000	6,125,313	241,279	38,738	6.23	202,541	2,541	1.27	.74
Gloucester	100,000	3,016,401	139,704	26,845	5.20	112,859	12,859	12.86	19.78
Manufacturers'	500,000	98,878,329	1,055,624	438,299	2.41	617,325	117,325	23.46	65.71
Mercantile	400,000	22,115,065	765,989	181,432	4.22	584,557	184,557	46.14	54.09
Neptune	300,000	11,694,863	548,610	109,545	5.01	439,065	139,065	46.35	53.07
North American	200,000	11,623,728	331,280	50,141	6.61	281,139	81,139	40.57	43.72
Prescott	200,000	18,892,037	411,787	137,309	3.00	274,478	74,478	37.24	55.86
Salem Marine	100,000	629,483	284,782	35,803	7.96	248,979	148,979	148.98	140.07
Shoe and Leather	600,000	30,946,941	1,022,104	385,393	2.65	636,711	36,711	6.12	47.04
Springfield Fire and Marine	1,000,000	116,351,507	2,255,808	824,691	2.73	1,431,117	431,117	43.11	36.19
Traders' and Mechanics' ‡	100,000	‡	147,123	2,500	–	144,623	44,623	44.62	42.32
Washington	400,000	21,095,310	923,009	201,329	4.59	721,680	321,680	80.42	85.01
Totals	$6,950,000	$456,659,896	$13,763,654	$4,119,299	3.34	$9,644,355	$2,694,355	38.77	–

* Including unearned premiums, but not including capital stock.

† Resumed business in 1881, and re-insured the risks of the Atlantic Mutual Fire and Marine Insurance Company.

‡ Closing up.

Table VI. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Fire Business.			Ratio of Loss to		Marine Business.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
American	$9,826,217	$52,018	$22,884	43.97	.23	$7,483,846	$124,311	$78,387	63.07	1.05
Boston Marine	–	–	–	–	–	89,015,644	1,131,849	685,816	60.58	.77
Commonwealth	36,662,096	295,412	201,299	68.14	.55	–	–	–	–	–
Dwelling-House	5,029,644	31,840	7,543	23.69	.15	–	–	–	–	–
Eliot	14,226,929	127,161	73,735	57.97	.52	–	–	–	–	–
Equitable Marine	–	–	–	–	–	707,813	9,336	787	8.43	.11
Firemen's Fire	14,663,038	130,692	67,800	51.87	.46	–	–	–	–	–
First National	9,303,196	87,845	58,341	66.41	.63	–	–	–	–	–
Franklin	5,427,827	48,140	34,368	71.40	.63	–	–	–	–	–
Gloucester	2,431,743	25,681	18,519	72.12	.76	232,446	7,410	6,488	87.56	2.79
Manufacturers'	97,853,692	487,049	368,507	75.67	.38	55,628,960	334,424	421,960	126.20	.76
Mercantile	17,218,997	125,125	69,453	55.51	.40	4,077,310	69,884	53,687	76.83	1.32
Neptune	9,670,119	97,064	55,611	57.29	.58	1,433,071	42,518	34,870	82.01	2.43
North American	9,269,481	53,514	30,645	57.27	.33	–	–	–	–	–
Prescott	18,240,285	174,245	128,267	73.65	.72	–	–	–	–	–
Salem Marine	–	–	–	–	–	2,692,019	49,451	40,759	82.42	1.51
Shoe and Leather	31,092,513	254,373	175,637	69.02	.56	41,667,486	350,382	320,609	91.50	.77
Springfield Fire and Marine	101,403,100	1,033,700	603,134	58.33	.59	–	–	–	–	–
Traders' and Mechanics' *	–	–	4,605	–	–	–	–	–	–	–
Washington	19,977,953	166,510	101,298	60.84	.51	13,531,631	156,444	111,675	71.42	.83
Totals	$402,296,830	$3,190,369	$2,021,646	63.39	.50	$216,470,226	$2,276,009	$1,755,038	77.11	.82

* Closing up.

TABLE VII. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
American	$197,071	$175,009	$22,062	$43,807	24.85	22.23	$30,000
Boston Marine	1,206,311	960,017	246,294	199,201	17.60	16.52	75,000
Commonwealth	330,031	319,591	10,440	103,293	34.97	31.30	15,000
Dwelling-House	51,119	57,768	—6,649	26,965	84.69	52.75	24,000
Eliot	146,548	146,656	—108	53,176	41.81	36.30	20,000
Equitable Marine	10,539	3,219	7,320	2,432	26.05	23.07	3,000
Firemen's Fire	165,928	151,521	14,407	53,896	41.24	32.49	30,000
First National	109,418	100,953	8,465	36,613	41.68	33.46	6,000
Franklin	55,593	58,062	—2,469	23,695	49.22	42.62	–
Gloucester	40,436	45,214	—4,778	10,035	30.33	24.81	10,000
Manufacturers'	876,302	1,112,073	—235,771	271,656	33.07	31.00	50,000
Mercantile	230,046	224,733	5,313	61,593	31.58	26.78	40,000
Neptune	164,405	164,999	—594	44,518	31.89	27.08	30,000
North American	70,804	76,733	—5,929	26,088	48.76	36.85	20,000
Prescott	192,640	208,008	—15,368	59,741	34.29	31.02	20,000
Salem Marine	62,118	59,540	2,578	8,606	17.40	13.85	10,000
Shoe and Leather	640,160	658,887	—18,727	112,640	18.62	17.59	50,000
Springfield Fire and Marine	1,136,616	1,047,443	89,173	344,309	33.30	30.28	100,000
Traders' and Mechanics'	8,617	29,851	—21,234	7,463	–	–	8,000
Washington	360,485	337,566	22,919	84,592	26.19	23.46	40,000
Totals	$6,055,187	$5,937,843	$117,344	$1,574,319	28.80	25.99	$581,000

* Excluding losses, dividends, return premiums, and drawbacks and premiums on re-insurance.

TABLE VIII. — *Insurance Companies of other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1881.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1881.	Surplus or Impairment of Capital Dec. 31, 1881.	Percentage of Surplus or Impairment Dec. 31, 1881.	Percentage of Surplus or Impairment Dec. 31, 1880.
Ætna	Hartford	$4,000,000	$276,225,916	$8,790,412	$1,727,149	5.09	$7,063,263	$3,063,263	76.58	88.68
Albany	Albany	200,000	8,827,297	352,650	40,113	8.79	312,537	112,537	56.27	100.97
American	Newark	600,000	29,638,963	1,538,378	163,622	9.40	1,374,756	774,756	129.13	124.83
American Central	St. Louis	600,000	35,144,647	1,160,545	327,033	3.55	833,512	233,512	38.92	83.43
American Exchange	New York	200,000	9,004,915	288,906	22,643	12.76	266,263	66,263	33.13	39.71
American Fire	New York	400,000	40,433,114	1,042,899	122,780	8 49	920,119	217,154†	54.29	58.48
American Fire	Philadelphia	400,000	41,655,402	1,620,307	559,074	2.90	1,061,233	661,233	165.31	160.23
Atlantic Fire and M.	Providence	200,000	5,858,531	253,765	44,588	5.69	209,177	9,177	4.59	8.95
Atlantic Mutual	New York	–	99,307,103	13,165,466	4,005,754	3 29	9,159,712	1,862,692‡	–	–
Buffalo	Buffalo	200,000	7,739,736	293,600	62,831	4.67	230,769	30,769	15.38	3.25
Buffalo German	Buffalo	200,000	39,097,666	900,956	243,064	3.71	657,892	457,892	228.95	222.03
Citizens'	New York	300,000	53,011,454	1,017,507	216,494	4.70	801,013	501,013	167.00	164.54
Citizens'	St. Louis	200,000	4,221,734	390,017	41,192	9.47	348,825	148,825	74.41	71.77
City Fire	New York	210,000	10,854,728	411,763	31,907	12.91	379,856	169,856	80.88	88.20
Clinton	New York	250,000	22,466,694	493,387	111,053	4.44	382,334	132,334	52.93	52.89
Commerce	Albany	200,000	11,763,793	418,657	74,338	5.63	344,319	144,319	72.16	86.53
Commercial Fire	New York	200,000	39,596,039	501,614	206,914	2.42	294,700	94,700	47.35	48.30
Commercial Mutual	New York	–	13,600,226	814,301	156,734	5.20	657,567	77,903§	–	–
Connecticut Fire	Hartford	1,000,000	63,334,106	1,626,812	370,881	4.39	1,255,931	255,931	25.59	21.61
Continental	New York	1,000,000	336,061,209	4,174,081	1,769,250	2.36	2,404,831	1,325,530‖	132.55	116.63
Delaware Mut. Safety	Philadelphia	360,000	27,918,435	2,022,838	412,733	4 90	1,610,105	380,055¶	105.57	98.33
Enterprise Fire and M.	Cincinnati	200,000	7,046,558	300,435	73,881	4.07	226,554	26,554	13.28	1.96
Equitable Fire and M.	Providence	300,000	13,317,944	468,051	86,540	5.41	381,511	81,511	27.17	35.63
Exchange Fire	New York	200,010	15,175,591	337,428	59,187	5.70	278,241	78,231	39.11	42.79

Farragut Fire	New York	200,000	31,010,379	436,991	112,920	3.87	324,071	124,071	62.04	66.59
Fire Association	Philadelphia	500,000	226,700,999	4,150,392	2,736,224	1.52	1,414,168	914,168	182.83	187.37
Fire Ins.Co.,C'y of Phila.	Philadelphia	200,000	4,885,679	404,454	102,151	3.96	302,303	102,303	51.15	–
Fireman's Fund	San Francisco	750,000	49,253,889	1,180,666	383,569	3.08	797,097	47,097	6.28	3.40
Firemen's	Baltimore	378,000	25,255,550	521,193	113,757	4.58	407,436	29,436	7.79	19.60
Firemen's	Dayton	250,000	16,886,233	424,009	121,669	3.48	302,340	52,340	20.94	20.12
Firemen's	Newark	500,000	28,448,976	1,237,055	127,519	9.70	1,109,536	609,536	121.91	118.92
Firemen's	New York	204,000	10,640,701	318,208	59,107	5.38	259,101	55,101	27.01	31.99
Franklin	Philadelphia	400,000	138,533,812	3,107,492	1,856,460	1.67	1,251,032	851.032	212.76	223.74
German American	New York	1,000,000	203,844,727	3,354,173	1,026,768	3.27	2,327,405	1,327,405	132.74	102.75
Germania	New York	1,000,000	111,807,256	2,364,174	610,186	3.87	1,753,988	753,988	75.40	76.16
Girard Fire and Marine	Philadelphia	300,000	47,346,433	1,132,486	360,506	3.14	771,980	471,980	157.33	182.33
Glens Falls	Glen's Falls	200,000	61,750,609	1,113,519	315,761	3.53	797,758	597,758	298.88	264.85
Great Western	New York	662,080	7,324,327	939,524	254,991	3.68	684,533	22,453	3.39	12.71
Greenwich	New York	200,000	85,107,510	805,082	266,787	3.02	538,295	338,295	169.14	–
Guardian Fire	New York	200,000	9,991,216	259,921	39,916	6.69	220,005	20,005	10.00	11.38
Hanover Fire	New York	1,000,000	118,498,465	2,448,241	691,332	3.54	1,756,909	756,909	75.69	153.51
Hartford Fire	Hartford	1,250,000	225,247,984	3,821,725	1,406,166	2.72	2,415,559	1,165,559	93.24	89.22
Home	New York	3,000,000	354,656,766	6,806,009	2,089,241	3.26	4,716,768	1,716,768	57.23	51.99
Howard	New York	500,000	36,049,995	851,448	231,403	3.68	620,045	120,045	24.01	29.76
Ins. Co. of No. America,	Philadelphia	3,000,000	240,052,176	8,782,930	2,331,071	3.77	6,451,859	3,451,859	115.06	121.96
Ins. Co., State of Penn.	Philadelphia	200,000	22,238,791	706,641	276,332	2.56	430,309	230,309	115.15	119.81
Irving	New York	200,000	7,915,090	252,835	49.861	5.07	202,974	2,974	1.49	9.58
Jefferson	New York	200,010	12,677,940	540,334	41,239	13.10	499,095	97,745**	48.87	51.28
Long Island	Brooklyn	300,000	18,745,821	511,001	95,052	5.38	415,949	50,235††	16.74	–
Lorillard	New York	300,000	18,480,741	406,123	78,722	5.16	327,401	27,401	9.13	3.52
Lumbermen's	Philadelphia	250,000	6,745,644	534,630	156,161	3.42	378,469	128,469	51.39	–
Manhattan	New York	250,000	51,220,601	607,867	327,324	1.86	280,543	30,543	12.22	33.97
Manufs'. and Builders'	New York	200,000	20,845,430	435,259	62,766	6 93	372,493	172,493	86.25	96.30
Mechanics' Fire	Brooklyn	250,000	19,630,221	454,339	62,461	7.27	391,878	141,878	56.75	–

* Exclusive of special deposits. † Scrip outstanding, $302,965. ‡ Scrip outstanding, $7,297,020. § Scrip outstanding, $579,664. ‖ Scrip outstanding, $79,301.
¶ Scrip outstanding, $870,050. ** Scrip outstanding, $201,340. †† Scrip outstanding, $65,714.

TABLE VIII. — *Insurance Companies of other States* — Concluded.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1881.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1881.	Surplus or Impairment of Capital Dec. 31, 1881.	Percentage of Surplus or Impairment Dec. 31, 1881.	Percentage of Surplus or Impairment Dec. 31, 1880.
Mercantile	New York	$200,000	$6,833,530	$249,482	$29,211	8.56	$220,271	$20,271	10.14	15.07
Merchants'	Newark	400,000	51,389,351	1,128,994	278,943	4.05	850,051	450,051	112.51	109.98
Merchants'	New York	200,000	19,205,235	434,821	74,501	5.84	360,320	160,320	80.16	85.10
Merchants'	Providence	200,000	16,774,986	407,950	107,719	3.79	300,231	100,231	50.12	43.00
Meriden Fire	Meriden	200,000	6,036,270	281,877	33,699	8.37	248,178	48,178	24.09	18.57
National Fire	Baltimore	200,000	14,403,315	311,953	113,696	2.74	198,257	—1,743	—.87	12.58
National	Hartford	1,000,000	38,504,561	1,704,804	242,876	7.02	1,461,928	461,928	46.19	70.04
National	New York	200,000	31,923,141	452,016	152,978	2.95	299,038	99,038	49.52	60.09
Newark City	Newark	200,000	13,326,832	300,019	97,707	3.04	202,312	2,312	1.16	6.08
Newark Fire	Newark	250,000	29,972,009	726,442	189,043	3.84	537,399	287,399	114.96	134.27
New Hampshire Fire	Manchester	250,000	25,910,716	618,193	185,084	3.34	433,109	183,109	73.24	68.50
New York Bowery	New York	300,000	48,745,319	913,886	168,446	5.43	745,440	445,440	148.48	149.19
New York Fire	New York	200,000	22,111,065	405,084	137,130	2.95	267,954	67,954	33.98	–
Niagara Fire	New York	500,000	105,733,885	1,663,563	571,033	2.90	1,092,530	592,530	118.51	113.15
North-Western Nat'l	Milwaukee	600,000	29,976,926	1,056,280	226,245	4.67	830,035	230,035	38.34	34.61
Orient	Hartford	1,000,000	34,927,616	1,419,522	240,724	5.90	1,178,798	178,798	17.88	36.52
Orient Mutual	New York	–	6,942,820	929,737	174,120	5.34	755,617	162,414†	–	–
Pacific Fire	New York	200,000	32,355,062	713,964	128,957	5.53	585,007	385,007	192.50	214.33
Pennsylvania Fire	Philadelphia	400,000	64,683,973	2,207,066	873,648	2.53	1,333,418	933,418	233.35	221.22
People's	Newark	300,000	19,949,287	474,880	147,071	3.23	327,809	27,809	9.27	10.30
People's	New York	200,000	12,228,773	358,009	57,725	6.20	300,284	100,284	50.14	–
Phenix	Brooklyn	1,000,000	213,756,406	2,583,625	1,249,172	2.07	1,334,453	334,453	33.45	23.07
Phœnix	Hartford	2,000,000	172,646,874	4,214,090	1,193,750	3.53	3,020,340	1,020,340	51.02	105.29

Providence Washington,	Providence	400,000	33,884,335	890,503	366,471	2.43	524,032	124,032	31.01	23.26
Relief	New York	200,000	17,371,882	305,456	87,772	3.48	217,684	17,684	8.84	18.60
Rochester German	Rochester	200,000	26,766,058	493,786	158,340	3.12	335,446	135,446	67.72	61.75
Rutgers	New York	200,000	13,443,394	420,323	49,435	8.50	370,888	170,888	85.44	84.13
Security	New Haven	200,000	13,872,347	345,687	110,571	3.13	235,116	35,116	17.56	11.44
Standard	New York	200,000	14,113,431	442,088	86,057	5.14	356,031	156,031	78.02	87.57
Star Fire	New York	500,000	33,451,517	827,301	370,691	2.23	456,610	—43,390	—8.68	9.97
Sterling	New York	350,000	12,288,562	419,750	42,230	9.94	377,520	27,520	7.86	12.26
St. Paul Fire and Marine,	St. Paul	400,000	41,856,362	873,727	308,010	2.84	565,717	165,717	41.43	39.62
Trade	Camden	200,000	5,425,384	259,137	43,549	5.95	215,588	15,588	7.79	3.84
Traders'	Chicago	500,000	21,996,233	1,031,598	268,042	3.85	763,556	263,556	52.71	44.21
Tradesmen's Fire	New York	300,000	28,196,464	533,490	183,238	2.91	350,252	50,252	16.75	27.69
Union	Philadelphia	500,000	28,836,266	894,561	325,667	2.75	568,894	68,894	13.78	20.38
Union	San Francisco	750,000	19,833,981	977,898	158,119	6.19	819,779	69,779	9.30	16.44
Watertown Fire	Watertown	200,000	132,238,054	1,016,688	704,349	1.44	312,339	112,339	56.17	42.07
Westchester	New Rochelle	300,000	78,844,260	849,217	377,004	2.25	472,213	172,213	57.40	49.04
Williamsburgh City	Brooklyn	250,000	71,572,538	1,035,368	309,434	3.35	725,934	475,934	190.37	171.08
Totals		$44,914,100	$5,035,424,782	$126,466,331	$37,939,634	3.33	$88,526,697	$33,623,340	74.86	–

* Exclusive of special deposits.

† Scrip outstanding, $593,203.

TABLE IX. — *Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Ætna	$234,240,812	$2,213,017	$1,043,849	47.18	.45	$42,271,280	$146,597	$56,674	38.92	.13
Albany	8,519,597	61,443	35,483	57.75	.42	–	–	–	–	–
American	30,998,616	211,204	89,217	42.24	.29	–	–	–	–	–
American Central	39,477,485	411,801	245,949	59.71	.62	–	–	–	–	–
American Exchange	11,803,689	38,295	20,286	52.98	.17	48,500	2,168	182	8.39	.38
American Fire (New York)	55,725,252	176,830	100,111	56.62	.18	–	–	–	–	–
American Fire (Philadelphia)	47,004,563	425,262	243,743	57.30	.52	–	–	–	–	–
Atlantic Fire and Marine	6,608,180	60,122	38,231	63.59	.58	1,687,754	4,336	1,699	39.18	.10
Atlantic Mutual	–	–	–	–	–	337,194,628	3,488,874	1,730,205	49.58	.51
Buffalo	10,051,486	77,126	51,364	66.59	.51	16,074,563	69,023	38,504	55.78	.24
Buffalo German	40,774,839	330,348	171,729	51.98	.42	–	–	–	–	–
Citizens' (New York)	58,894,366	301,940	161,616	53.53	.27	–	–	–	–	–
Citizens' (St. Louis)	7,390,360	56,085	48,287	86.10	.65	1,645,959	7,999	5,500	68.76	.33
City Fire	11,395,574	42,676	21,064	49.34	.18	–	–	–	–	–
Clinton	18,329,563	165,633	91,855	55.47	.50	–	–	–	–	–
Commerce	12,981,007	105,960	65,095	61.44	.50	–	–	–	–	–
Commercial Fire	39,758,639	328,614	211,999	64.52	.53	6,275,786	10,827	8,604	79.45	.14
Commercial Mutual	5,853,240	31,030	28,533	91.94	.50	31,738,779	179,695	133,615	74.35	.42
Connecticut Fire	66,921,617	596,901	297,093	49.77	.44	–	–	–	–	–
Continental	291,224,183	1,892,608	1,013,830	53.57	.35	91,927,884	148,627	83,570	56.24	.09
Delaware Mutual Safety	14,533,614	96,856	55,602	57.40	.38	61,710,877	609,186	381,469	62.62	.62
Enterprise Fire and Marine	8,721,551	79,022	80,281	101.60	.92	2,351,179	40,047	27,246	68.04	1.16
Equitable Fire and Marine	14,319,291	116,679	60,062	51.47	.42	2,157,688	12,974	10,099	77.87	.47
Exchange Fire	20,750,292	102,637	68,416	66.68	.33	292,310	8,184	2,487	30.39	.85
Farragut Fire	33,185,650	158,935	87,075	54.80	.26	–	–	–	–	–

Fire Association	132,154,666	1,437,966	1,003,033	71.83	.78	–	–	–	–	–
Fire Ins. Co., County of Phila.	6,310,530	45,892	16,862	36.74	.27	–	–	–	–	–
Fireman's Fund	50,381,914	486,077	250,193	51.47	.50	8,228,995	115,105	46,810	40.67	.57
Firemen's (Baltimore)	28,034,808	177,135	140,499	79.33	.50	–	–	–	–	–
Firemen's (Dayton)	16,118,873	158,636	85,694	54.03	.53	–	–	–	–	–
Firemen's (Newark)	28,721,460	193,385	87,645	45.32	.31	–	–	–	–	–
Firemen's (New York)	11,881,799	58,474	37,184	63.59	.31	53,500	1,301	749	57.57	1.40
Franklin Fire	57,468,415	536,207	310,432	57.89	.54	–	–	–	–	–
German American	189,411,532	1,363,948	652,859	47.87	.34	–	–	–	–	–
Germania	114,390,090	963,819	476,061	49.40	.42	–	–	–	–	–
Girard Fire and Marine	39,711,215	329,504	129,220	39.21	.33	–	–	–	–	–
Glens Falls	38,234,390	320,866	185,616	57.84	.49	–	–	–	–	–
Great Western	–	–	–	–	–	68,038,758	596,324	524,125	87.89	.77
Greenwich	77,434,835	291,477	96,196	33.00	.12	42,213,124	61,635	81,303	131.91	.19
Guardian Fire	10,970,000	74,077	48,626	65.65	.44	–	–	–	–	–
Hanover	117,534,644	996,664	531,512	53.33	.45	–	–	–	–	–
Hartford Fire	183,179,814	1,792,654	956,034	53.32	.52	–	–	–	–	–
Home	262,892,493	2,455,254	1,311,898	53.44	.50	–	–	–	–	–
Howard	42,124,887	322,419	165,175	51.24	.39	–	–	–	–	–
Ins. Co. of North America	174,666,221	1,667,579	911,462	54.45	.52	243,097,928	1,613,227	1,489,205	92.31	.61
Ins. Co., State of Penn.	21,396,905	172,102	116,879	67.92	.55	18,931,048	122,974	85,270	69.32	.45
Irving	9,942,497	84,355	54,043	64.06	.54	–	–	–	–	–
Jefferson	16,056,017	59,554	20,974	35.21	.13	–	–	–	–	–
Long Island	19,869,810	130,557	106,571	81.62	.54	–	–	–	–	–
Lorillard	20,148,395	131,465	82,636	62.84	.41	–	–	–	–	–
Lumbermen's	8,469,300	65,037	49,249	75.72	.58	–	–	–	–	–
Manhattan	60,678,127	592,924	439,122	74.06	.72	9,881,611	41,338	70,782	171.21	.72
Manufacturers' and Builders',	25,762,417	93,693	62,098	66.28	.24	–	–	–	–	–
Mechanics' Fire	21,770,947	118,329	50,375	42.58	.23	–	–	–	–	–
Mercantile	7,978,825	43,238	24,192	55.94	.30	–	–	–	–	–
Merchants' (Newark)	50,756,080	375,862	182,864	48.66	.36	–	–	–	–	–
Merchants' (New York)	20,280,347	107,360	45,480	42.35	.22	–	–	–	–	–

TABLE IX. — *Insurance Companies of other States* — Concluded.

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Merchants' (Providence)	$15,938,118	$140,490	$92,513	65.85	.58	$38,393	–	–	–	–
Meriden Fire	6,873,333	59,474	88,314	148.51	1.28	–	–	–	–	–
National Fire (Baltimore)	17,402,777	130,881	80,574	61.55	.46	–	–	–	–	–
National (Hartford)	36,783,637	341,473	178,419	52.24	.49	–	–	–	–	–
National (New York)	34,772,955	285,438	154,992	54.31	.45	–	–	–	–	–
Newark City	16,435,705	154,769	108,486	70.09	.66	–	–	–	–	–
Newark Fire	29,256,639	251,478	185,008	73.56	.63	–	–	–	–	–
New Hampshire Fire	22,470,350	259,733	167,239	64.38	.74	–	–	–	–	–
New York Bowery	51,536,585	273,141	167,562	61.37	.33	–	–	–	–	–
New York Fire	27,125,205	204,594	142,268	69.55	.52	–	–	–	–	–
Niagara Fire	111,238,445	737,814	359,784	48.76	.32	–	–	–	–	–
North-Western National	35,211,896	291,636	142,475	48.87	.40	10,701,943	$66,381	$44,935	67.69	.42
Orient	35,012,400	349,089	198,051	56.74	.57	–	–	–	–	–
Orient Mutual	–	–	–	–	–	104,703,697	555,025	508,529	91.62	.49
Pacific Fire	34,167,850	184,609	103,771	56.23	.30	–	–	–	–	–
Pennsylvania Fire	65,775,712	654,291	376,918	57.60	.57	–	–	–	–	–
People's (Newark)	20,777,584	227,598	162,398	71.35	.78	–	–	–	–	–
People's (New York)	14,706,087	90,365	45,428	50.27	.31	–	–	–	–	–
Phenix (Brooklyn)	195,726,140	1,642,252	721,546	43.94	.37	103,869,523	426,780	355,951	83.41	.34
Phœnix (Hartford)	161,231,336	1,706,288	886,551	51.97	.55	–	–	–	–	–
Providence Washington	37,202,001	270,205	146,282	54.16	.39	51,885,057	335,429	236,466	70.51	.46
Relief	22,280,425	169,284	97,345	57.50	.44	–	–	–	–	–
Rochester German	31,289,678	259,639	164,380	63.33	.53	419,734	2,355	5,976	178.12	1.42
Rutgers	16,920,930	87,355	40,716	46.62	.24	–	–	–	–	–
Security	14,033,003	127,709	83,143	65.11	.59	24,168,176	122,294	100,435	82.09	.42

Standard	17,679,899	107,559	61,752	57.39	.35	–	–	–	–	–
Star Fire	80,425,379	608,107	347,769	57.19	.43	–	–	–	–	–
Sterling	19,495,081	72,394	62,578	86.45	.32	–	–	648	–	–
St. Paul Fire and Marine	37,229,483	417,507	291,349	69.77	.78	13,839,420	78,463	56,659	72.26	.41
Trade	6,453,459	44,359	19,345	43.61	.30	277,750	11,849	6,013	49.59	2.16
Traders'	31,796,549	334,043	218,601	65.45	.69	3,661,577	20,300	9,510	46.85	.26
Tradesmen's Fire	31,783,177	264,234	192,237	72.75	.60	1,998,839	21,544	5,501	25.54	.28
Union (Philadelphia)	35,410,273	304,722	179,745	58.98	.51	32,612,387	287,061	192,897	67.19	.59
Union (San Francisco)	24,357,038	222,679	72,607	32.60	.30	10,043,062	90,403	44,565	49.30	.44
Watertown Fire	111,330,853	1,047,991	560,690	53.50	.50	–	–	–	–	–
Westchester	68,679,244	559,528	315,320	56.35	.46	–	–	–	–	–
Williamsburgh City	70,375,230	444,650	195,452	43.97	.28	–	–	–	–	–
Totals	$4,543,380,175	$37,054,911	$20,373,062	54.98	.45	$1,344,041,709	$9,298,325	$6,346,183	68.25	.47

TABLE X. — *Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Ætna	$2,739,664	$2,358,387	$381,277	$647,865	27.45	23.65	$610,000
Albany	73,021	167,700	—94,679	19,718	32.10	27.01	-
American	294,499	246,110	48,389	83,478	41.87	30.04	60,000
American Central	447,466	467,730	—20,264	135,882	33.00	30.37	85,800
American Exchange	64,129	70,662	—6,533	29,738	73.55	46.37	20,000
American Fire (New York)	227,634	244,971	—17,337	86,880	49.15	38.17	40,000
American Fire (Philadelphia)	498,404	447,567	50,837	154,529	36.33	31.00	40,000
Atlantic Fire and Marine	79,127	81,823	—2,696	25,301	39.25	31.97	12,000
Atlantic Mutual	4,104,694	3,617,833	486,861	428,938	12.29	10.45	-
Buffalo	157,079	135,465	21,614	45,596	31.21	29.03	-
Buffalo German	380,291	312,329	67,962	101,840	30.82	26.77	30,000
Citizens' (New York)	355,241	333,636	21,605	131,133	43.42	36.91	40,500
Citizens' (St. Louis)	87,909	87,731	178	27,944	43.60	31.78	6,000
City Fire	63,280	74,733	—11,453	32,669	68.22	51.63	21,000
Clinton	185,258	183,304	1,954	66,449	40.13	35.86	25,000
Commerce	126,397	132,356	—5,959	43,261	40.81	34.22	24,000
Commercial Fire	360,257	369,362	—9,105	127,422	37.54	35.36	20,000
Commercial Mutual	263,497	304,225	—40,728	84,991	40.34	32.25	-
Connecticut Fire	678,614	580,930	97,684	183,838	30.79	27.09	100,000
Continental	2,228,405	2,019,023	209,382	777,199	38.08	34.87	143,500
Delaware Mutual Safety	780,755	760,370	20,385	115,362	16.35	14.78	36,000
Enterprise	138,258	158,538	—20,280	45,011	37.79	32.55	6,000
Equitable Fire and Marine	152,957	137,854	15,103	47,707	36.78	31.18	17,000
Exchange Fire	129,853	146,778	—16,925	55,873	50.42	43.01	20,001
Farragut Fire	178,556	190,511	—11,955	77,600	48.84	43.45	24,000

Fire Association	1,678,373	1,694,479	—16,106	490,199	34.09	29.21	200,000
Fire Insurance Company, County of Philadelphia	65,497	54,089	11,408	19,344	42.14	29.53	18,000
Fireman's Fund	653,770	588,504	65,266	201,248	33.47	30.77	90,000
Firemen's (Baltimore)	203,224	242,758	—39,534	57,170	32.28	28.14	45,360
Firemen's (Dayton)	179,531	174,172	5,359	65,576	41.35	36.54	22,500
Firemen's (Newark)	265,659	215,702	49,957	65,598	33.84	24.69	60,000
Firemen's (New York)	75,073	81,706	—6,633	26,433	44.22	35.21	17,340
Franklin (Philadelphia)	692,806	724,015	—31,209	276,649	51.58	39.92	128,000
German American	1,490,564	1,216,749	273,815	443,891	32.54	29.77	120,000
Germania	1,068,954	991,154	77,800	415,092	43.07	38.83	100,000
Girard Fire and Mutual	388,450	328,893	59,557	139,673	42.40	35.96	60,000
Glens Falls	363,936	309,280	54,656	103,664	32.32	28.50	20,000
Great Western	624,911	645,494	—20,583	94,922	15.92	15.19	26,483
Greenwich	389,963	367,780	22,183	130,280	36.90	33.41	60,000
Guardian Fire	84,542	99,381	—14,839	38,753	52.31	45.84	12,000
Hanover Fire	1,089,719	977,447	112,272	370,935	37.21	34.11	75,000
Hartford Fire	1,978,747	1,760,183	218,564	552,648	30.82	27 92	250,000
Home	2,715,803	2,595,626	120,177	983,729	40.07	36.22	300,000
Howard	357,694	345,071	12,623	129,896	40.29	36.31	50,000
Insurance Company of North America	3,612,380	3,759,298	—146,918	940,591	28.67	26.04	400,000
Insurance Company, State of Pennsylvania	325,575	312,540	13,035	88,679	30.05	27.24	22,000
Irving	96,230	105,740	—9,510	31,747	37.64	32.99	20,000
Jefferson	86,240	93,553	—7,313	32,214	54.09	37.35	20,001
Long Island	158,309	193,274	—34,965	54,075	41.41	34.16	30,000
Lorillard	146,163	152,630	—6,467	69,993	53.22	47.87	-
Lumbermen's	96,123	92,486	3,637	28,237	43.42	29 38	15,000
Manhattan	659,760	754,076	—94,316	219,172	34.56	33.22	25,000
Manufacturers' and Builders'	117,607	152,325	—34,718	66,227	70.69	56.32	24,000
Mechanics' Fire	137,444	122,488	14,956	49,113	41.51	35.74	23,000
Mercantile	53,049	63,996	—10,947	23,804	55.04	44.86	16,000
Merchants' (Newark)	435,026	409,185	25,841	145,922	38.81	33.54	48,000
Merchants' (New York)	129,232	129,733	—501	64,253	59.82	49.73	20,000

TABLE X. — *Insurance Companies of other States* — Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	RATIO OF EXPENSES TO		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Merchants' (Providence)	$158,937	$152,728	$6,209	$48,216	34.32	30.35	$12,000
Meriden Fire	76,150	189,024	—112,874	21,149	35.56	27.77	–
National Fire (Baltimore)	149,805	150,905	—1,100	50,458	38.55	33.69	20,000
National (Hartford)	416,302	356,558	59,744	106,239	31.10	25.51	72,000
National (New York)	304,627	286,952	17,675	111,960	39.24	36.77	20,000
Newark City	167,898	167,577	321	57,636	37.23	34.33	–
Newark Fire	291,073	308,486	—17,413	94,226	37.47	32.37	25,000
New Hampshire Fire	292,356	268,931	23,425	81,692	31.46	27.94	20,000
New York Bowery	317,792	307,180	10,612	79,618	29.15	25.02	60,000
New York Fire	224,447	228,367	—3,920	66,070	32.29	29.44	20,000
Niagara Fire	825,600	758,723	66,877	329,246	44.62	39.87	70,000
North-Western National	404,690	373,489	31,201	126,078	35.22	31.16	60,000
Orient	397,890	363,332	34,558	115,281	33.03	28.98	50,000
Orient Mutual	593,111	644,824	—51,713	96,344	17.36	16.24	–
Pacific	213,829	222,920	—9,091	79,149	42.88	37.02	40,000
Pennsylvania Fire	766,241	658,802	107,439	241,885	38.04	32.48	40,000
People's (Newark)	246,881	239,468	7,413	77,042	33.85	31.20	–
People's (New York)	103,418	105,078	—1,660	39,650	43.88	38.35	20,000
Phenix (Brooklyn)	2,162,656	1,922,248	240,408	724,258	35.01	33.49	100,000
Phœnix (Hartford)	1,855,145	1,666,090	189,055	534,539	31.33	28.81	245,000
Providence Washington	641,352	568,203	73,149	151,037	24.93	23.54	32,000
Relief	178,582	181,069	—2,487	63,724	37.64	35.68	20,000
Rochester German	284,946	280,028	4,918	89,672	34.22	31.47	20,000
Rutgers	106,313	112,795	—6,482	43,450	49.74	40.88	28,000
Security	265,810	252,669	13,141	69,091	27.64	25.99	–

Standard	129,104	132,627	—3,523	45,956	42.71	35 60	24,920
Star Fire	640,242	602,647	37,595	209,877	34.52	32.79	45,000
Sterling	90,155	108,809	—18,654	45,582	62.96	50.56	-
St. Paul Fire and Marine	551,749	529,339	22,410	141,332	28.49	25.61	40,000
Trade	64,870	46,600	18,270	21,242	37.79	32.74	-
Traders'	407,436	396,405	11,031	118,295	33.39	29.04	50,000
Tradesmen's Fire	307,248	348,828	—41,580	121,089	42.37	39.42	30,000
Union (Philadelphia)	639,120	603,780	35,340	191,245	32.31	29.92	40,000
Union (San Francisco)	365,818	344,338	21,480	137,191	43 82	37.51	90,000
Watertown Fire	1,080,837	976,790	104,047	396,100	37.80	36.64	20,000
Westchester	593,496	552,972	40,524	207,525	37.09	34.96	30,000
Williamsburgh City	498,240	445,128	53,112	198,859	44.73	39.92	50,000
Totals	$52,029,765	$49,238,444	$2,791,321	$15,327,954	33.07	29.46	$5,092,405

TABLE XI. — *United States Branches, Foreign Companies.*

NAME.	Location.	General Deposits.*	Amount at Risk Dec. 31, 1881.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1881.	Surplus or Impairment of Deposit Dec. 31, 1881.
British America	Toronto	$225,000	$53,864,532	$533,138	$329,452	1.62	$203,686	—$21,314
British and Foreign Marine	Liverpool	–	–	–	–	–	–	–
Commercial Union	London	270,000	187,171,822	1,728,506	1,034,427	1.67	694,079	424,079
Confiance	Paris	300,000	67,722,175	638,629	543,010	1.18	95,619	—204,381
Fire Insurance Association	London	200,000	33,856,190	513,655	256,027	2.01	257,628	57,628
Guardian Assurance	London	240,000	52,029,537	859,265	304,526	2.82	554,739	314,739
Hamburg-Bremen	Hamburg	223,000	50,963,409	785,284	317,865	2.47	467,419	244,419
Hamburg-Magdeburg	Hamburg	270,000	23,124,666	527,785	177,656	2.97	350,129	80,129
Imperial	London	291,000	49,318,217	746,616	308,640	2.42	437,976	146,976
Lancashire	Manchester	881,000	99,490,833	975,417	659,364	1.48	316,053	—564,947
Lion Fire	London	200,000	31,173,701	422,819	168,882	2 50	253,937	53,937
Liverpool and London and Globe	Liverpool	242,000	449,866,889	4,478,796	2,759,728	1.62	1,719,068	1,477,068
London Assurance	London	270,000	100,185,154	1,137,204	479,675	2.37	657,529	387,529
London and Lancashire	London	295,000	94,144,427	886,984	545,916	1.62	341,068	46,068
Métropole	Paris	400,000	29,612,535	546,164	251,217	2.17	294,947	—105,053
North British and Mercantile	London	200,000	197,121,790	1,744,609	890,284	1.96	854,325	654,325
Northern Assurance	London	200,000	49,318,217	601,872	308,640	1.95	293,232	93,232
North German	Hamburg	270,000	22,778,212	412,124	157,606	2.61	254,518	—15,482
Norwich Union	Norwich	300,000	51,752,181	467,214	249,064	1.89	218,150	—81,850
Phœnix Assurance	London	300,000	83,244,478	611,880	480,005	1.33	131,875	—168,125
Queen	Liverpool	200,000	137,769,786	1,373,174	849,119	1.62	524,055	324,055
Réassurances Générales	Paris	350,000	28,967,942	427,698	220,237	1.94	207,461	—142,539
Royal	Liverpool	235,000	281,976,628	2,664,012	1,598,652	1.67	1,065,360	830,360
Scottish Union and National	Edinburgh	200,000	26,140,481	591,213	151,172	3.82	440,041	240,041
Standard Fire Office	London	200,000	28,771,386	486,329	198,073	2.45	288,256	88,256

Transatlantic	Hamburg	225,000	21,161,798	363,531	144,251	2.52	219,280	—5,720
Union Marine	Liverpool	300,000	2,323,815	388,610	56,685	6.86	331,925	31,925
Western Assurance	Toronto	200,120	50,793,845	550,756	379,895	1.45	170,861	—29,259
Totals †		$7,487,120	$2,304,644,646	$25,463,284	$13,820,068	1.84	$11,643,216	$4,156,096

* Not including special deposits held exclusively for the protection of policy-holders in certain States.

† Exclusive of the "British and Foreign Marine."

TABLE XII. — *United States Branches, Foreign Companies. Business of 1881.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expense to		Risks Written.	Premiums Received.	Losses Paid.	Ratio of Loss to	
					Prem's Received.	Gross Income.				Prem's Received.	Gross Income.
British America	$600,169	$576,031	$24,138	$189,911	33.31	31.64	$63,182,730	$570,120	$386,120	67.72	64.33
British and Foreign Marine	–	–	–	–	–	–	–	–	–	–	–
Commercial Union	1,417,036	1,213,653	203,383	413,635	30.41	29.19	217,007,697	1,359,919	800,017	58.82	56.46
Confiance	700,816	656,957	43,859	219,422	32.07	31.31	86,976,854	684,237	437,535	63.94	62.43
Fire Insurance Association	440,622	358,907	81,715	181,842	42.46	41.26	53,676,548	428,211	177,065	41.36	40.20
Guardian Assurance	458,140	358,483	99,657	148,027	35.23	32.31	61,582,256	420,146	210,456	50.11	45.95
Hamburg-Bremen	631,244	516,200	115,044	195,961	32.97	31.05	62,600,742	594,453	320,239	53.86	50.73
Hamburg-Magdeburg	303,946	286,026	17,920	116,604	40.73	38.37	27,427,837	286,305	169,422	59.17	55.74
Imperial	543,547	494,770	48,777	150,164	30.29	27.64	57,290,882	495,840	344,605	69.50	63.40
Lancashire	1,010,020	889,083	120,937	309,108	31.82	30.60	116,446,808	971,508	579,974	59.70	57.43
Lion Fire	392,825	223,725	169,100	121,463	32.33	30.93	50,649,384	375,785	102,261	27.22	26.04
Liverpool and London and Globe	3,086,872	2,620,264	466,608	869,824	30.22	28.18	455,670,324	2,877,737	1,750,438	60.81	56.69
London Assurance	803,723	713,735	89,988	240,517	31.79	29.92	91,946,778	756,546	473,218	59.73	58.88
London and Lancashire	890,824	896,948	—6,124	290,452	34.03	32.61	120,950,181	853,584	606,496	71.05	68.08
Métropole	366,903	350,897	16,006	113,835	31.72	31.02	42,111,147	358,772	237,062	66.08	64.62
North British and Mercantile	1,358,232	1,190,704	167,528	389,498	30.33	28.68	232,078,619	1,284,390	801,006	59.57	58.98
Northern Assurance	528,657	484,795	43,862	142,427	28.72	26.93	57,290,882	495,840	342,369	69.06	64.76
North German	265,421	272,523	—7,102	99,436	39.67	37.47	29,246,949	250,744	173,087	69.05	65.22
Norwich Union	447,547	362,372	85,175	141,096	33.13	31 53	69,454,993	425,947	221,275	51.96	49.45
Phœnix Assurance	730,252	632,610	97,642	208,847	29.50	28.59	104,513,951	708,072	413,763	58.44	56.66
Queen	1,330,545	1,201,483	129,062	409,831	32.73	30.79	157,580,078	1,252,499	791,652	63.24	59.48
Réassurances Générales	408,656	401,490	7,166	136,825	34.29	33.47	45,043,350	398,996	264,665	66.34	64.77

Royal	1,999,264	1,846,504	152,760	606,586	32.16	30.34	285,772,423	1,885,727	1,239,919	65 75	62.03
Scottish Union and National	350,106	189,191	160,915	95,813	29.28	27.37	43,183,864	327,198	93,378	28.54	26.67
Standard	135,141	34,138	101,003	21,135	15.82	15.64	34,895,013	133,601	13,002	9.73	9.62
Transatlantic . . .	258,192	237,169	21,023	85,017	34.99	32.93	25,645,964	242,972	152,152	62.63	58.94
Union Marine . . .	247,163	114,108	133,055	26,886	11.38	10.88	29,436,375	236,163	87,222	36.93	35.28
Western Assurance . .	829,430	844,518	—15,088	245,995	30.82	29.66	81,459,449	798,173	598,523	74.98	72.16
Totals	$20,535,293	$17,967,284	$2,568,009	$6,170,157	31.69	30.04	$2,703,122,078	$19,473,485	$11,786,921	60.55	57.40

TABLE XIII. — *Massachusetts Business for 1881.*

MASSACHUSETTS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes Received.	Losses Paid.	Losses Incurred.
Abington	$695,919	$10,601	$31,803	$6,349	$5,886
Annisquam	66,425	-	4,842	-	-
Arkwright	12,857,134	110,374	551,869	32,098	32,098
Ashfield	1,886	9	57	-	-
Attleborough	348,593	2,404	9,614	1,239	539
Barnstable County	864,952	14,753	28,226	5,100	4,077
Berkshire	1,008,522	13,361	39,977	5,357	6,037
Boston Manufacturers'	25,211,503	209,294	1,046,471	62,057	62,057
Bristol County	562,216	3,472	69,439	1,249	3,049
Cambridge	1,511,729	19,750	39,501	246	246
Citizens'	4,720,358	62,536	125,072	11,716	12,381
Cohasset	97,257	1,517	5,856	1,808	1,458
Cotton and Woolen	1,260,456	10,981	54,907	148	148
Dedham	560,136	8,375	16,914	3,121	2,375
Dorchester	3,041,360	44,877	44,877	13,444	11,192
Essex	154,925	2,999	8,996	6	1,260
Fall River Manuf'turers'	5,703,544	49,869	249,347	1,713	1,713
Fitchburg	4,288,502	60,344	60,344	23,865	23,175
Franklin	479,957	5,971	17,914	3,864	5,880
Granby	17,030	95	766	1,063	1,063
Groveland	280,585	-	16,425	103	103
Hampshire	691,968	8,488	25,464	5,879	5,879
Hingham	3,225,601	53,238	104,625	27,055	21,956
Lowell	787,520	8,381	16,761	1,188	1,188
Lynn	288,025	3,977	15,907	356	356
Merchants' and Farmers'	3,234,713	44,693	44,693	11,317	11,317
Merrimack	4,281,963	53,650	113,475	19,944	16,876
Middlesex	4,084,491	59,496	59,496	21,417	22,417
Milford	142,622	1,567	4,702	1,077	1,077
Mill-Owners'	5,225,734	47,615	238,077	382	382
Mutual Fire Assurance	727,100	11,075	22,150	882	860
Mutual Protection	220,250	2,277	6,832	235	235
Newburyport	99,360	1,190	8,923	12	12
Norfolk	2,576,646	39,633	77,446	16,365	19,301
Quincy	6,422,263	87,585	87,585	28,536	26,885
Salem	203,075	2,844	8,532	88	506
Salisbury and Amesbury,	39,070	321	3,211	100	100
Saugus	894,600	-	108,896	401	401
Shelburne	9,850	58	583	-	-
South Danvers	140,850	3,062	9,187	1,149	1,192
Spinners	1,389,187	11,582	57,910	31	31
Traders' and Mechanics'	5,560,159	67,112	67,112	10,055	10,005
Westford	59,476	595	1,190	18	18
West Newbury	237,410	-	9,580	-	100
Worcester Manuf'turers'	8,034,163	72,839	364,195	63,396	32,051
Worcester Mutual	6,591,907	95,565	95,565	27,596	25,330
Totals	$118,900,992	$1,308,425	$3,975,314	$412,025	$373,212

Table XIII. — *Massachusetts Business for 1881* — Continued.

Massachusetts Mutuals with Guarantee Capital.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes. Received.	Losses Paid.	Losses Incurred.
Holyoke	$5,231,638	$69,086	$68,513	$10,698	$10,698
Massachusetts	2,311,004	17,417	–	2,280	1,930
Totals	$7,542,642	$86,503	$68,513	$12,978	$12,628

Massachusetts Mutual Marine and Fire-Marine Companies.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Boylston Mutual	$6,815,901	$36,482	$8,799	$12,400

Marine Business.

Boylston Mutual	$11,688,337	$126,829	$86,600	$79,750
China	18,829,383	389,425	238,682	238,682
India	4,986,456	105,199	130,972	115,697
Totals	$35,504,176	$621,453	$456,254	434,129

Massachusetts Joint-Stock Companies.

Fire Business.

American	$3,063,609	$16,189	$1,893	$1,516
Commonwealth	9,104,554	74,491	38,321	38,172
Dwelling-House	2,894,573	17,943	6,414	7,416
Eliot	2,169,476	23,812	10,721	12,618
Firemen's Fire	5,200,473	44,092	18,796	19,004
First National Fire	5,237,720	31,100	17,944	19,131
Franklin of Boston	2,011,616	19,388	10,016	9,919
Gloucester Fire	1,805,527	20,771	15,235	14,580
Manufacturers' Fire and Marine,	11,414,513	113,180	87,341	66,412
Mercantile Fire and Marine	4,312,582	24,273	6,097	18,182
Neptune Fire and Marine	4,986,452	51,407	31,358	31,358
North American	4,103,961	25,641	7,400	6,895
Prescott	4,192,218	41,009	19,430	22,262
Shoe and Leather	16,220,923	137,091	88,343	91,109
Springfield Fire and Marine	10,914,042	108,331	61,157	70,412
Washington	5,788,048	40,209	32,274	39,789
Totals	$93,420,287	$788,927	$452,740	$468,775

TABLE XIII. — *Massachusetts Business for 1881* — Continued.

Marine Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
American	$6,201,375	$83,798	$68,956	$76,348
Boston Marine	35,948,924	764,762	426,600	461,725
Equitable Marine	707,813	33,180	787	3,497
Gloucester Fire	232,446	8,411	6,488	6,850
Manufacturers' Fire and Marine,	23,114,188	168,208	145,942	144,742
Mercantile Fire and Marine	4,077,310	47,035	53,687	69,756
Neptune Fire and Marine	1,433,071	43,903	35,444	33,944
Salem Marine	2,692,019	53,075	40,759	40,759
Shoe and Leather	22,897,481	285,061	259,640	263,540
Washington	5,629,662	115,311	78,124	92,140
Totals	$102,934,289	$1,602,744	$1,116,427	$1,193,301

COMPANIES OF OTHER STATES.

Fire Business.

Ætna	$15,497,846	$141,852	$88,983	$90,684
Albany	674,322	6,140	2,354	2,311
American	1,064,740	6,481	2,744	2,744
American Central	1,401,885	17,208	10,269	8,457
American Exchange	634,477	3,143	3,981	3,981
American Fire (New York)	1,124,330	5,730	–	–
American Fire (Philadelphia)	3,098,855	25,300	6,225	6,225
Atlantic Fire and Marine	921,884	9,355	6,885	7,836
Buffalo	746,819	5,503	2,063	3,557
Buffalo German	2,362,050	19,848	10,210	9,696
Citizens' (New York)	3,156,874	25,810	14,934	16,958
Citizens' (St. Louis)	182,373	1,912	2,633	2,633
City Fire	979,546	4,380	7,855	15
Clinton	1,482,923	8,818	1,047	1,047
Commerce	1,457,816	14,777	3,614	4,711
Commercial Fire	1,946,744	16,700	6,852	7,377
Commercial Mutual	375,160	2,110	–	–
Connecticut Fire	4,620,100	42,372	28,042	21,816
Continental	5,161,377	49,304	20,850	21,839
Delaware Mutual Safety	2,817,298	9,942	513	513
Enterprise Fire and Marine	1,317,523	15,455	12,649	15,569
Equitable Fire and Marine	2,814,711	23,366	9,247	10,508
Exchange Fire	688,000	5,061	2,500	2,500
Farragut Fire	472,036	3,638	6,040	6,040
Fire Association	7,829,778	87,946	63,498	57,199
Fire Ins. Co., County of Phila.	516,738	3,598	–	–
Fireman's Fund	2,105,758	15,186	6,632	6,632
Firemen's (Baltimore)	1,387,796	12,820	11,512	15,001
Firemen's (Dayton)	683,459	7,273	1,628	1,628
Firemen's (Newark)	1,347,698	9,009	2,804	3,059
Firemen's (New York)	832,726	4,068	53	53
Franklin	3,378,954	33,119	20,247	20,247
German American	7,853,704	64,786	34,738	40,124
Germania	3,555,380	37,123	22,753	19,927
Girard Fire and Marine	1,419,373	10,559	3,146	3,146

TABLE XIII. — *Massachusetts Business for 1881* — Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Glen's Falls	$1,607,258	$12,755	$3,106	$2,706
Greenwich	64,150	263	22	22
Guardian Fire	1,820,000	5,440	241	1,041
Hanover Fire	4,965,122	42,736	27,205	24,689
Hartford Fire	7,812,642	82,628	46,544	42,618
Home	16,662,896	139,449	76,282	84,121
Howard	3,286,338	27,371	12,406	14,528
Ins. Co. of North America	11,057,781	103,139	54,632	53,427
Ins. Co., State of Pennsylvania	2,541,353	23,615	17,114	19,216
Irving	244,623	2,832	2,161	3,288
Jefferson	1,011,450	4,982	557	552
Long Island	1,240,463	14,407	6,055	8,833
Lorillard	1,297,547	7,407	5,847	5,847
Lumbermen's	1,081,183	9,790	2,277	2,277
Manhattan	3,254,720	28,163	31,701	34,201
Manufacturers' and Builders'	1,435,550	11,279	564	564
Mechanics' Fire	934,286	7,169	2,902	2,902
Mercantile	336,200	1,200	–	–
Merchants' (Newark)	2,776,472	21,415	13,376	14,862
Merchants' (New York)	1,083,790	6,948	2,165	3,165
Merchants' (Providence)	3,053,509	27,653	15,176	17,525
Meriden Fire	2,469,610	25,931	9,556	10,410
National Fire (Baltimore)	904,527	8,072	14,145	13,568
National (Hartford)	3,213,310	25,826	7,691	7,675
National (New York)	1,882,796	13,417	3,626	5,481
Newark City	306,155	3,368	2,465	3,054
Newark Fire	2,200,542	25,453	17,481	21,793
New Hampshire Fire	3,515,800	37,040	13,366	15,331
New York Bowery	2,832,661	18,458	17,307	17,869
New York Fire	697,826	6,214	1,720	2,328
Niagara Fire	6,133,289	45,320	24,468	28,373
North-Western National	1,151,644	8,392	6,169	8,654
Orient	3,953,177	36,524	13,100	15,200
Pacific Fire	2,829,876	19,219	5,464	7,964
Pennsylvania Fire	5,403,795	53,728	17,227	19,933
People's (Newark)	1,737,315	17,336	9,572	14,023
People's (New York)	726,492	5,660	3,098	4,298
Phenix (Brooklyn)	7,507,387	60,226	33,516	35,917
Phœnix (Hartford)	8,983,401	85,315	65,499	61,913
Providence Washington	6,739,796	60,553	33,434	30,997
Relief	1,285,467	17,110	12,192	13,133
Rochester German	2,204,359	20,803	14,804	15,317
Rutgers	1,253,053	8,727	7,103	7,034
Security	1,532,818	13,955	5,208	6,111
Standard	1,704,621	19,261	7,883	12,060
Star Fire	3,392,149	28,676	13,244	18,108
Sterling	597,791	3,564	529	349
St. Paul Fire and Marine	621,761	6,195	9,205	8,705
Trade	1,673,149	18,398	5,787	8,482
Traders'	1,382,624	15,550	11,206	15,243
Tradesmen's Fire	1,465,071	11,800	10,083	7,906
Union (Philadelphia)	4,531,203	33,339	19,796	19,769
Union (San Francisco)	1,816,886	11,265	952	952

TABLE XIII. — *Massachusetts Business for 1881* — Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Watertown Fire	$7,805,982	$70,967	$45,790	$41,109
Westchester	4,448,907	43,697	28,059	28,587
Williamsburgh City	4,446,851	32,298	9,536	11,036
Totals	$256,830,477	$2,241,990	$1,238,115	$1,289,099

Marine Business.

Atlantic Mutual	$12,410,806	$247,459	$161,534	$161,534
Commercial Mutual	591,705	12,998	16,437	16,037
Delaware Mutual Safety	31,215,100	322,048	298,804	270,086
Equitable Fire and Marine	206,502	1,242	1,001	1,401
Great Western	6,466,805	59,418	20,932	34,505
Insurance Co. of No. America	59,612,832	409,071	485,861	485,861
North-Western National	1,371,477	9,494	8,158	8,627
Orient Mutual	609,910	15,436	12,221	6,396
Phenix	4,865,970	13,081	5,845	5,845
Providence Washington	1,855,817	11,105	1,281	1,281
Union (Philadelphia)	2,178,123	8,303	11,136	11,836
United States Lloyds	–	–	–	–
Totals	$121,385,047	$1,109,655	$1,023,210	$1,003,409

UNITED STATES BRANCHES FOREIGN COUNTRIES.

Fire Business.

British American	$3,238,891	$32,316	$26,286	$26,680
Commercial Union	12,242,026	92,165	37,374	39,533
Confiance	5,743,684	54,154	49,106	54,306
Fire Insurance Association	10,467,052	77,884	31,586	34,208
Guardian Assurance	5,019,800	41,105	17,515	19,034
Hamburg-Bremen	3,365,511	27,335	14,393	14,293
Hamburg-Magdeburg	182,021	1,395	2,319	2,325
Imperial	1,212,957	32,673	24,076	24,042
Lancashire	6,422,608	65,180	60,273	59,426
Lion Fire	1,642,740	17,977	5,170	5,202
Liverpool and London and Globe,	25,211,334	175,129	65,437	78,637
London Assurance	7,304,205	49,080	17,791	19,093
London and Lancashire	4,748,441	46,248	9,935	10,169
Métropole	9,934,360	99,146	30,096	35,259
North British and Mercantile	12,461,679	98,079	72,619	75,375
Northern Assurance	1,212,957	32,673	24,076	24,042
North German	3,347,368	31,089	21,196	21,553
Norwich Union	2,904,324	21,321	2,899	5,429
Phœnix Assurance	8,178,619	57,522	27,352	31,302
Queen	8,625,594	75,392	58,966	49,932
Réassurances Générales	2,932,008	29,137	11,372	14,247
Royal	15,129,380	141,963	54,713	47,753
Scottish Union and National	1,623,223	17,770	7,483	7,533

TABLE XIII. — *Massachusetts Business for 1881* — Concluded.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Standard	$2,905,216	$32,096	$2,921	$3,226
Transatlantic	1,339,410	11,267	7,791	8,396
Western Assurance	1,636,926	22,931	17,445	16,938
Totals	$159,032,334	$1,383,027	$700,190	$727,933

Marine Business.

British and Foreign Marine	$8,843,949	$76,843	$20,542	$24,352
Union Marine	2,354,643	45,911	3,829	5,231
Totals	$11,198,592	$122,754	$24,371	$29,583

MASSACHUSETTS FIRE STATISTICS, 1881.

The following tabulations exhibit in detail the statistics of fires in Massachusetts in 1881, as reported by city and town authorities: —

Table XIV. — *Giving Description of Property, Number of Fires, Insurance, Loss, and Insurance Paid.*

PROPERTY.	Number of Fires.	Insurance.	Damage.	Amount Paid.	Total Losses.	Partial Losses.
Artists' studios	1	$11,500	$1,000	$1,000	–	1
Bakeries and confectioneries	17	57,900	17,125	14,220	3	14
Barbers' shops	4	3,175	1,690	1,505	–	4
Barns and private stables	254	214,835	222,438	137,079	177	77
Basket-manufactories	1	300	300	296	–	1
Blacksmiths' shops	8	2,100	5,675	1,076	5	3
Bleacheries	2	5,500	8,395	5,053	1	1
Boarding and lodging houses	11	57,000	6,132	4,922	1	10
Boiler and engine houses	5	5,500	1,150	938	–	5
Bone-shops	1	12,500	17,500	9,800	–	1
Book and stationery stores	5	32,900	3,080	2,898	–	5
Boot and shoe manufactories	22	346,370	92,091	77,721	4	18
Boot and shoe stores	7	73,954	4,313	4,279	–	7
Breweries	1	25,000	25	25	–	1
Brick-kilns	1	–	1,200	–	–	1
Bridges	1	–	30,000	–	1	–
Broom-factories	2	2,350	700	125	1	1
Canning-establishments	1	10,500	4,686	4,686	–	1
Cement-works	1	–	2,500	–	1	–
Chain shops and founderies	8	59,380	36,600	26,115	2	6
Churches	9	180,000	90,880	75,523	4	5
Cider-mills	2	5,837	2,930	1,730	1	1

Cigar stores and manufactories	5	10,700	1,488	1,288	1	4
Clothing-stores	4	67,000	13,182	12,782	–	4
Club-rooms and billiard-halls	6	19,354	7,977	7,041	1	5
Coffee-roasting establishments	1	7,000	2,754	1,637	–	1
Comb-manufactories	1	300	112	112	–	1
Cotton-batting manufactories, waste-houses, jute and shoddy mills,	11	57,500	33,800	17,333	5	6
Cotton-factories	10	1,857,500	454,185	375,546	3	7
Crockery and glassware stores	5	72,500	19,018	18,268	–	5
Curled-hair factories	1	–	2,000	–	1	–
Curriers' shops, morocco-manufactories, and tanneries	17	314,751	348,620	264,939	7	10
Dining-rooms	10	46,200	1,010	645	–	10
Drug-stores	6	146,504	5,359	5,070	–	6
Dry, woollen, fancy-goods, and trimming stores	25	528,658	46,766	44,259	–	25
Dwelling-houses	656	1,526,613	359,133	250,948	137	519
Dyewoods and chemical works	2	51,750	14,332	13,332	–	2
Electric-fuse manufactories	1	–	400	–	–	1
Emery-wheel manufactories	1	76,000	86,000	76,000	1	–
Fertilizing-works	2	21,000	4,000	1,700	2	–
Fireworks-factories	1	–	2,700	–	1	–
Flouring and grist mills	5	106,700	28,000	23,535	3	2
Fruit-stores	1	3,000	150	150	–	1
Furniture-stores	10	83,300	18,300	15,958	–	10
Gas-works	4	10,000	350	50	–	4
General stores	5	18,200	9,841	7,241	1	4
Grain-stores	5	30,225	2,950	2,750	–	5
Greenhouses	2	–	1,200	–	2	–
Grocery-stores	19	187,454	39,454	33,214	3	16
Hardware-stores	4	94,900	6,198	5,835	–	4
Harness-manufactories	5	4,450	2,123	1,293	–	5
Hay-stores	6	30,912	15,146	13,494	–	
Hotels	23	500,650	57,904	43,678	4	16

TABLE XIV. — *Giving Description of Property, etc.* — Concluded.

PROPERTY.	Number of Fires.	Insurance.	Damage.	Amount Paid.	Total Losses.	Partial Losses.
Ice-houses	5	$7,000	$7,050	$5,162	4	1
Incubators	1	100	100	100	–	1
Jewelry-manufactories	2	30,500	29,245	17,745	1	1
Jewelry-stores	2	2,500	325	125	–	2
Junk-stores	6	43,250	23,055	20,982	1	5
Laundries	3	23,100	5,825	5,601	–	3
Leather-stores	5	50,500	7,790	6,783	–	5
Lime-kilns	1	–	1,000	–	1	–
Liquor stores and saloons	16	96,000	9,682	8,587	1	15
Livery-stables	6	35,900	17,500	11,844	3	3
Lumber-sheds and wharves	18	135,600	98,379	77,451	5	13
Machine-shops	26	693,250	331,555	193,354	7	19
Marble-works	1	400	225	177	–	1
Mason and plumbing works	6	19,000	3,055	2,394	–	6
Millinery-stores	8	152,400	7,624	5,037	–	8
Offices	12	173,200	12,715	9,884	2	10
Oil-clothing manufactories	2	3,500	1,800	1,290	–	2
Oil-stores	2	36,000	10,015	8,321	–	2
Oil-works	1	–	100	–	–	1
Paint-shops	9	21,950	1,475	520	–	9
Paper-mills	8	255,000	226,300	120,740	3	5
Paper-stores	3	13,500	5,500	4,915	–	3
Photograph-rooms	2	7,200	260	184	–	2
Piggeries	2	2,000	2,015	750	1	1
Potteries	1	4,000	5,000	4,000	1	–
Printing-establishments	5	117,700	30,922	28,813	–	5

Provision-stores	7	47,300	7,081	6,326	2	5
Public halls	15	128,475	24,988	23,950	2	13
Railroad depots, cars, and coal-sheds	34	96,935	52,749	36,494	11	23
Ropewalks	2	12,000	16,473	12,000	1	1
Rubber-mills	6	573,364	513,328	274,593	2	4
Sail-lofts	1	3,500	67	67	–	1
Saw and planing mills	10	56,060	49,360	22,172	5	5
Schoolhouses	10	5,000	6,405	15	4	6
Silk-factories	2	79,500	18,875	18,265	–	2
Slaughter-houses	4	52,425	6,245	4,620	1	3
Soap-manufactories	2	75	575	75	–	2
Storehouses	37	169,245	50,468	33,174	9	28
Stove and tinware stores	2	11,000	3,000	2,275	–	2
Tailoring and dressmaking establishments	10	45,965	3,596	3,476	–	10
Tin-shops	4	12,300	11,020	5,887	–	4
Tobacco-barns	3	1,150	1,350	1,145	2	1
Unoccupied buildings	63	61,975	52,627	19,417	43	20
Upholsterers' shops	6	71,405	4,150	3,231	1	5
Vessels (at wharves)	5	36,579	26,100	23,175	–	5
Whiting-manufactories	1	7,500	7,500	7,500	1	–
Wood-sheds	15	250	735	175	6	9
Wood-working establishments	75	826,904	357,376	307,022	16	59
Woollen-factories	8	152,000	125,100	112,422	2	6
Wool-stores	1	60,000	100	100	–	1
Totals	1,694	$11,414,179	$4,312,642	$3,059,424	511	1,183

TABLE XV. — *Fires classified by Months.*

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Artists' studios	–	–	1	–	–	–	–	–	–	–	–	–
Bakeries and confectioneries	2	–	4	2	1	–	4	1	–	3	–	–
Barbers' shops	–	–	–	2	–	–	–	–	–	1	–	1
Barns and private stables	14	11	19	24	16	18	26	17	27	31	26	25
Basket-manufactories	–	–	–	–	–	–	–	–	–	1	–	–
Blacksmiths' shops	2	–	2	–	1	1	–	–	–	2	–	–
Bleacheries	1	–	–	–	–	1	–	–	–	–	–	–
Boarding and lodging houses	1	1	1	–	1	4	–	–	–	1	–	2
Boiler and engine houses	–	2	–	1	–	–	1	–	1	–	–	–
Bone-shops	1	–	–	–	–	–	–	–	–	–	–	–
Book and stationery stores	1	–	1	2	–	1	–	–	–	–	–	–
Boot and shoe manufactories	5	2	1	3	1	1	2	–	1	3	1	2
Boot and shoe stores	–	1	1	2	–	2	1	–	–	–	–	–
Breweries	–	–	–	–	–	–	1	–	–	–	–	–
Brick-kilns	–	–	–	–	–	–	–	–	–	–	1	–
Bridges	–	–	–	–	–	–	1	–	–	–	–	–
Broom-factories	–	–	–	–	–	1	–	–	–	–	–	1
Canning-establishments	–	1	–	–	–	–	–	–	–	–	–	–
Cement-works	–	1	–	–	–	–	–	–	–	–	–	–
Chain shops and founderies	2	1	–	1	1	–	–	1	–	2	–	–
Churches	2	2	1	–	1	–	1	1	–	–	1	–
Cider-mills	–	–	–	–	1	–	–	–	–	1	–	–
Cigar stores and manufactories	1	–	–	1	2	–	–	–	–	–	1	–
Clothing-stores	1	–	–	–	–	1	2	–	–	–	–	–
Club-rooms and billiard-halls	–	–	–	1	–	1	1	–	–	2	1	–

Coffee-roasting establishments	–	–	–	–	–	–	–	1	–	–	–	–
Comb-manufactories	–	–	–	–	–	–	–	–	–	–	1	–
Cotton-batting manufactories, waste-houses, jute and shoddy mills	1	1	–	1	–	2	1	–	2	2	–	1
Cotton-factories	2	–	3	1	2	–	–	–	–	2	–	–
Crockery and glassware stores	3	1	–	1	–	–	–	–	–	–	–	–
Curled-hair factories	–	–	–	–	–	–	–	–	–	1	–	–
Curriers' shops, morocco-manufactories, and tanneries	4	–	2	2	3	2	1	–	–	1	–	2
Dining-rooms	–	2	1	1	1	–	–	–	–	2	1	2
Drug-stores	3	–	1	1	–	–	–	–	–	1	–	–
Dry, woollen, fancy-goods, and trimming stores	5	–	1	6	3	–	2	–	1	4	3	–
Dwelling-houses	74	53	55	68	52	39	65	40	40	84	51	35
Dyewoods and chemical works	–	–	–	–	–	–	1	–	–	–	1	–
Electric-fuse manufactories	–	–	–	–	–	–	–	–	1	–	–	–
Emery-wheel manufactories	–	–	–	–	–	–	–	1	–	–	–	–
Fertilizing-works	–	1	–	–	–	–	1	–	–	–	–	–
Fireworks-manufactories	–	–	–	–	–	–	–	–	1	–	–	–
Flouring and grist mills	–	1	–	–	1	–	–	1	1	–	1	–
Fruit-stores	–	–	–	–	–	–	–	1	–	–	–	–
Furniture-stores	1	1	–	–	2	–	–	1	–	–	3	2
Gas-works	–	2	–	–	–	–	–	1	–	1	–	–
General stores	–	1	–	2	–	–	–	–	1	1	–	–
Grain-stores	–	1	–	1	–	1	1	1	–	–	–	–
Greenhouses	–	–	–	–	–	–	–	–	–	–	1	1
Grocery-stores	3	2	4	1	1	–	1	1	2	1	1	2
Hardware-stores	1	1	–	–	–	–	1	–	–	–	1	–
Harness-manufactories	–	1	1	2	–	–	–	–	–	1	–	–
Hay-stores	–	–	1	–	2	–	2	1	–	–	–	–
Hotels	3	3	2	–	3	2	2	1	–	2	3	2
Ice-houses	–	–	2	–	1	2	–	–	–	–	–	–
Incubators	–	1	–	–	–	–	–	–	–	–	–	–

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TABLE XV. — *Fires classified by Months* — Concluded.

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Jewelry-manufactories	–	–	–	–	–	–	1	–	–	–	–	1
Jewelry-stores	–	–	–	2	–	–	–	–	–	–	–	–
Junk-stores	1	–	–	–	1	–	1	1	1	–	1	–
Laundries	–	–	1	–	–	–	1	–	–	1	–	–
Leather-stores	–	–	–	–	3	1	–	–	1	–	–	–
Lime-kilns	–	–	–	–	–	–	–	–	–	1	–	–
Liquor stores and saloons	3	4	2	1	–	–	–	1	1	2	1	1
Livery-stables	–	1	–	1	–	–	1	–	–	2	–	1
Lumber-sheds and wharves	–	2	2	4	2	2	2	1	–	1	1	1
Machine-shops	4	1	1	4	3	4	1	2	–	1	4	1
Marble-works	–	–	–	–	–	–	–	–	1	–	–	–
Mason and plumbing works	–	1	–	1	2	1	1	–	–	–	–	–
Millinery-stores	1	–	–	1	–	–	1	1	2	1	1	1
Offices	3	–	–	4	–	1	1	–	–	1	–	2
Oil-clothing manufactories	–	–	–	1	–	–	1	–	–	–	–	–
Oil-stores	–	–	–	–	1	–	–	–	–	1	–	–
Oil-works	–	–	–	1	–	–	–	–	–	–	–	–
Paint-shops	1	1	1	–	1	–	1	–	–	–	3	1
Paper-mills	–	1	1	–	–	1	–	1	2	2	–	–
Paper-stores	–	–	1	–	1	–	–	1	–	–	–	–
Photograph-rooms	–	1	–	1	–	–	–	–	–	–	–	–
Piggeries	–	–	–	1	–	–	–	1	–	–	–	–
Potteries	1	–	–	–	–	–	–	–	–	–	–	–
Printing-establishments	–	2	1	1	–	–	–	–	–	–	–	1
Provision-stores	–	2	–	2	–	1	–	–	–	1	1	–

Public halls	1	2	3	2	–	–	2	1	1	1	2	–
Railroad depots, cars, and coal-sheds	2	6	2	4	1	2	5	4	2	4	–	2
Ropewalks	–	–	–	–	1	–	–	–	–	–	1	–
Rubber-mills	–	–	1	2	–	–	1	–	1	–	1	–
Sail-lofts	–	–	–	–	–	–	–	–	–	–	–	1
Saw and planing mills	–	1	–	2	–	1	–	–	1	1	2	2
Schoolhouses	5	1	–	1	1	–	–	1	–	–	–	1
Silk-factories	–	–	–	–	–	–	–	1	–	1	–	–
Slaughter-houses	–	–	–	2	–	–	–	1	–	–	–	1
Soap-manufactories	–	–	–	–	–	–	–	1	–	1	–	–
Storehouses	1	4	3	5	4	1	2	3	3	6	4	1
Stove and tinware stores	1	–	–	–	–	–	1	–	–	–	–	–
Tailoring and dressmaking establishments	1	–	2	3	–	–	2	–	1	1	–	–
Tin-shops	–	1	–	–	–	–	–	1	–	1	1	–
Tobacco-barns	–	–	–	–	–	–	–	–	2	–	1	–
Unoccupied buildings	4	4	4	11	7	3	9	3	7	2	2	7
Upholsterers' shops	–	1	1	1	–	–	–	2	–	–	1	–
Vessels (at wharves)	1	–	–	2	2	–	–	–	–	–	–	–
Whiting-manufactories	–	–	–	–	–	–	1	–	–	–	–	–
Wood-sheds	1	4	–	–	1	–	6	1	–	–	–	2
Wood-working establishments	12	7	5	9	3	4	3	2	5	10	6	9
Woollen-factories	1	1	–	–	1	–	1	–	1	–	1	2
Wool-stores	–	–	–	–	–	–	–	–	1	–	–	–
Totals	175	142	135	195	131	101	163	100	111	193	132	116

TABLE XVI. — *Causes of Fires Classified.*

PROPERTY.	CAUSE OF FIRE.
Artists' studios	Exposure to gas-jet, 1.
Bakeries and confectioneries	Defective chimney, 2; defective oven, 3; exposure, 4; incendiary, 1; kerosene lamp or stove, 1; unknown, 6.
Barbers' shops	Exposure, 1; kerosene lamp or stove, 2; unknown, 1.
Barns and private stables	Boiling over of kettle of pitch, 1; breaking lantern, 5; children with matches, 20; defective heating-apparatus, 1; exposure, 19; fireworks, 2; incendiary, 117; kerosene lamp or stove, 3; lightning, 11; lime and water, 1; smoking, 11; sparks from chimney, 1; sparks from locomotive, 1; spontaneous, 2; unknown, 59.
Basket-manufactories	Exposure, 1.
Blacksmiths' shops	Children with matches, 1; exposure, 2; incendiary, 2; sparks from forge, 1; unknown, 2.
Bleacheries	Unknown, 2.
Boarding and lodging houses	Children with matches, 1; clothes exposed to lamp or stove, 1; careless use of matches, 3; defective chimney, 1; incendiary, 1; kerosene lamp or stove, 2; smoking, 1; unknown, 1.
Boiler and engine houses	Careless use of matches, 1; exposure, 1; sparks from chimney, 1; sparks from stove or furnace, 1; unknown, 1.
Bone-shops	Ignition volatile oil, 1.
Book and stationery stores	Defective heating-apparatus, 1; kerosene lamp or stove, 1; unknown, 3.
Boot and shoe manufactories	Ashes in wooden vessels, 1; careless use of matches, 1; defective heating-apparatus, 3; exposure, 5; exposure to gas-jet, 1; hot iron on wood, 1; ignition volatile oil, 2; incendiary, 2; kerosene lamp or stove, 1; smoking, 1; spontaneous, 2; unknown, 2.
Boot and shoe stores	Exposure, 1; fireworks, 1; smoking, 1; unknown, 4.
Breweries	Lightning, 1.
Brick-kilns	Sparks from kiln, 1.
Bridges	Unknown, 1.
Broom-factories	Unknown, 2.
Canning-establishments	Unknown, 1.
Cement-works	Ignition of volatile oil, 1.
Chain shops and founderies	Defective chimney, 1; defective heating-apparatus, 1; incendiary, 1; sparks from chimney, 1; sparks from stove or furnace, 1; unknown, 3.
Churches	Defective chimney, 1; defective heating-apparatus, 2; fireworks, 1; incendiary, 1; lightning, 2; unknown, 2.
Cider-mills	Defective chimney, 1; incendiary, 1.
Cigar stores and manufactories	Exposure, 1; kerosene-lamp, 2; smoking, 1; unknown, 1.
Clothing-stores	Careless use of matches, 1; exposure, 1; exposure to gas-jet, 1; unknown, 1.
Club-rooms and billiard-halls	Careless use of matches, 1; exposure, 4; unknown, 1.
Coffee-roasting establishments	Unknown, 1.

TABLE XVI. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRE.
Comb-manufactories	Defective heating-apparatus, 1.
Cotton-batting manufactories, waste-houses, jute and shoddy mills	Friction, 7; spontaneous, 1; unknown, 3.
Cotton-factories	Defective chimney, 1; friction, 3; incendiary, 1; spontaneous, 2; unknown, 3.
Crockery and glassware stores	Careless use of matches, 1; exposure, 3; smoking, 1.
Curled-hair factories	Friction, 1.
Curriers' shops, morocco manufactories, and tanneries	Defective heating-apparatus, 2; exposure, 1; friction, 2; ignition volatile oil, 1; incendiary, 2; sparks from chimney, 2; spontaneous, 1; unknown, 6.
Dining-rooms	Boiling over of kettle of fat, 2; defective heating-apparatus, 2; exposure, 3; kindling fire with kerosene oil, 1; unknown, 2.
Drug-stores	Ashes in wooden vessels, 1; exposure, 1; ignition of volatile oil, 1; incendiary, 1; rats and matches, 1; smoking, 1.
Dry, woollen, fancy-goods, and trimming stores	Ashes in wooden vessels, 1; careless use of matches, 1; children with matches, 1; defective chimney, 1; exposure, 9; exposure to gas-jet, 2; fireworks, 1; incendiary, 1; kerosene-lamp, 1; smoking, 2; sparks from chimney, 1; unknown, 4.
Dwelling-houses	Ashes in wooden vessels, 14; boiling over kettle of fat, 2; careless use of matches, 15; children with matches, 52; clothes exposed to lamp or stove, 14; defective chimney, 146; defective heating-apparatus, 23; explosion of gas, 1; exposure, 65; exposure to gas-jet, 16; fireworks, 10; hot soapstone in bed, 1; ignition of volatile oil, 1; incendiary, 43; kerosene lamp or stove, 53; kindling fire with kerosene oil, 3; lightning, 6; plumbers' furnace, 1; rats and matches, 8; smoking, 18; sparks from chimney, 25; sparks from locomotive, 4; sparks from stove or furnace, 7; spontaneous, 3; thawing water-pipes, 10; uncovered chimney-holes, 1; unknown, 114.
Dyewoods and chemical works	Sparks from locomotive, 1; unknown, 1.
Electric-fuse manufactories	Lightning, 1.
Emery-wheel manufactories	Unknown, 1.
Fertilizing-works	Spontaneous, 1; unknown, 1.
Fireworks-manufactories	Explosion of chemicals, 1.
Flouring and grist mills	Incendiary, 1; friction, 3; unknown, 1.
Fruit-stores	Exposure, 1.
Furniture-stores	Defective chimney, 1; exposure, 3; incendiary, 1; kerosene-lamp, 1; smoking, 1; sparks from stove, 1; unknown, 2.
Gas-works	Defective chimney, 1; explosion of gas, 1; unknown, 2.
General stores	Defective chimney, 1; careless use of matches, 1; exposure, 2; unknown, 1.

TABLE XVI. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRE.
Grain-stores	Exposure, 3; smoking, 1; spontaneous, 1.
Greenhouses	Exposure, 1; incendiary, 1.
Groceries	Children with matches, 1; exposure, 4; incendiary, 3; kerosene-lamp, 3; smoking, 1; unknown, 7.
Hardware-stores	Defective chimney, 1; exposure, 1; incendiary, 1; sparks from stove and furnace, 1.
Harness-manufactories	Exposure, 4; unknown, 1.
Hay-stores	Incendiary, 4; smoking, 1; spontaneous, 1.
Hotels	Careless use of matches, 3; clothes exposed to stove or lamp, 1; defective chimney, 5; defective heating-apparatus, 3; explosion of gas, 1; exposure, 1; exposure to gas-jet, 4; kerosene lamp or stove, 2; smoking, 2; unknown, 1.
Ice-houses	Incendiary, 4; unknown, 1.
Incubators	Defective heating-apparatus, 1.
Jewelry-manufactories	Ignition volatile oil, 1; sparks from chimney, 1.
Jewelry-stores	Exposure, 1; unknown, 1.
Junk-stores	Defective heating-apparatus, 1; incendiary, 1; spontaneous, 1; unknown, 3.
Laundries	Defective heating-apparatus, 1; spontaneous, 1; unknown, 1.
Leather-stores	Careless use of matches, 1; ignition of volatile oil, 1; exposure, 2; incendiary, 1.
Lime-kilns	Unknown, 1.
Liquor stores and saloons	Children with matches, 1; defective heating-apparatus, 2; exposure, 3; explosion of gas, 1; hot iron on wood-work, 1; incendiary, 2; kerosene-lamp, 3; smoking, 2; unknown, 1.
Livery-stables	Incendiary, 2; kerosene-lamp, 1; lightning, 1; unknown, 2.
Lumber-sheds and wharves	Defective heating-apparatus, 1; incendiary, 12; sparks from chimney, 1; unknown, 4.
Machine-shops	Careless use of matches, 1; defective boiler, 1; defective chimney, 1; defective heating-apparatus, 2; exposure, 2; friction, 1; hot iron on wood-work, 2; sparks from chimney, 1; sparks from stove or furnace, 1; spontaneous, 3; unknown, 11.
Marble-works	Unknown, 1.
Mason and plumbing works	Exposure, 3; lime and water, 1; plumbers' furnace, 1; unknown, 1.
Millinery-stores	Exposure, 4; incendiary, 1; unknown, 3.
Offices	Defective heating-apparatus, 1; exposure, 2; exposure to gas-jet, 1; incendiary, 2; kerosene-lamp, 1; smoking, 1; unknown, 4.
Oil-clothing manufactories	Spontaneous, 2.
Oil-stores	Breaking of lantern, 1; kerosene-lamp, 1.
Oil-works	Careless use of matches, 1.

TABLE XVI. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRE.
Paint-shops	Ignition of volatile oil, 3; spontaneous, 6.
Paper-mills	Defective heating-apparatus, 2; defective boiler, 1; exposure, 1; spontaneous, 2; unknown, 2.
Paper-stores	Exposure, 1; sparks from stove or furnace, 1; spontaneous, 1.
Photograph-rooms	Kerosene-lamp, 1; unknown, 1.
Piggeries	Incendiary, 1; unknown, 1.
Potteries	Unknown, 1.
Printing-establishments	Exposure, 2; incendiary, 1; smoking, 1; spontaneous, 1.
Provision-stores	Defective chimney, 2; defective heating-apparatus, 1; exposure, 1; incendiary, 1; smoking, 1; unknown, 1.
Public halls	Careless use of matches, 1; defective heating-apparatus, 2; exposure, 3; exposure to gas-jet, 2; incendiary, 3; unknown, 4.
Railroad depots, cars, and coal-sheds,	Children with matches, 1; defective chimney, 4; defective heating-apparatus, 1; explosion of gas, 1; exposure, 1; exposure to gas-jet, 1; incendiary, 8; kerosene-lamp, 1; sparks from locomotive, 5; spontaneous, 6; unknown, 5.
Ropewalks	Spontaneous, 1; unknown, 1.
Rubber-mills	Spontaneous, 3; unknown, 3.
Sail-lofts	Unknown, 1.
Saw and planing mills	Incendiary, 1; sparks from chimney, 1; unknown, 8.
Schoolhouses	Ashes in wooden vessels, 1; defective chimney, 1; defective heating-apparatus, 2; incendiary, 4; unknown, 2.
Silk-factories	Defective heating-apparatus, 1; friction, 1.
Slaughter-houses	Incendiary, 2; unknown, 2.
Soap-factories	Incendiary, 1; unknown, 1.
Storehouses	Ashes in wooden vessels, 1; exposure, 5; incendiary, 10; sparks from chimney, 2; sparks from hoisting-engine, 2; sparks from locomotive, 2; sparks from stove, 1; spontaneous, 8; unknown, 6.
Stove and tinware stores	Defective heating-apparatus, 1; unknown, 1.
Tailoring and dressmaking establishments	Ashes in wooden vessels, 1; defective chimney, 1; exposure, 2; hot iron on wood-work, 1; ignition of volatile oil, 1; incendiary, 1; kerosene lamp or stove, 1; unknown, 2.
Tin-shops	Defective chimney, 1; defective heating-apparatus, 1; exposure, 2.
Tobacco-barns	Exposure, 1; incendiary, 1; unknown, 1.
Unoccupied buildings	Children with matches, 1; exposure, 3; incendiary, 51; lime and water, 1; unknown, 7.
Upholsterers' shops	Exposure, 3; exposure to gas-jet, 1; kerosene-lamp, 1; spontaneous, 1.
Vessels (at wharves)	Lime and water, 1; sparks from hoisting-engine, 2; spontaneous, 1; unknown, 1.

TABLE XVI. — *Causes of Fires Classified* — Concluded.

PROPERTY.	CAUSE OF FIRE.
Whiting-manufactories	Unknown, 1.
Wood-sheds	Ashes in wooden vessels, 1; careless use of matches, 1; children with matches, 3; incendiary, 6; sparks from locomotive, 1; unknown, 3.
Wood-working establishments	Careless use of matches, 1; defective chimney, 5; defective heating-apparatus, 5; explosion of chemicals, 1; exposure, 10; incendiary, 9; smoking, 1; sparks from chimney, 7; sparks from stove or furnace, 4; spontaneous, 2; unknown, 30.
Woollen-factories	Defective heating-apparatus, 1; friction, 2; sparks from stove or furnace, 1; spontaneous, 2; unknown, 2.
Wool-stores	Spontaneous, 1.

TABLE XVII. — *Summary of Causes.*

CAUSE.	No.	CAUSE.	No.
Unknown	365	Ignition of volatile oil	13
Incendiary (as reported)	310	Thawing water-pipes	10
Exposure	194	Rats and matches	9
Defective chimney	178	Breaking of lantern	6
Children with matches	82	Explosion of gas	5
Kerosene lamp or stove	82	Hot iron on wood-work	5
Defective heating-apparatus	65	Boiling over of kettle of fat,	4
Spontaneous	56	Kindling fire with kerosene oil	4
Smoking	49	Lime and water	4
Sparks from chimney	44	Sparks from hoisting-engine,	4
Careless use of matches	35	Defective oven	3
Exposure to gas-jet	30	Defective boiler	2
Lightning	22	Explosion of chemicals	2
Ashes in wooden vessels	21	Plumber's furnace	2
Friction	20	Boiling over of kettle of tar,	1
Sparks from stove or furnace,	19	Sparks from forge	1
Clothes exposed to lamp or stove	16	Sparks from kiln	1
Fireworks	14	Uncovered chimney-holes	1
Sparks from locomotive	14	Hot soapstone in bed	1

TABLE XVIII. — *Statement of the Receipts and Expenditures of the Insurance Department for the Year ending Dec. 31, 1881.*

[Made pursuant to chap. 119, sect. 21, Public Statutes.]

RECEIPTS.

Compensation for valuation of life insurance policies	$14,908 09
License fees, filing statements, certificates, etc.	19,390 00
	$34,298 09

EXPENDITURES.

Julius L. Clarke, salary	$3,000 00	
William S. Smith, deputy	2,500 00	
		$5,500 00
CLERKS.		
Fred L. Cutting, first clerk	$1,800 00	
James G. Bovey, second clerk	1,500 00	
Herbert Morissey, extra clerk	1,000 00	
		4,300 00
EXTRA CLERKS		
C. E. Weis	$840 00	
C. L. Sawyer	805 00	
A. N. Tenney	840 00	
M. A. Allen	840 00	
M. L. McMann	840 00	
A. M. Hawes	840 00	
E. L. Johnson	840 00	
E. W. Cushman	840 00	
		6,685 00
GENERAL EXPENSES.		
Printing and binding	$780 30	
Travelling fares and expenses	267 64	
Postage	344 20	
Certificate and other books	169 05	
Paper and envelopes	120 55	
Expressage, telegrams, etc.	110 86	
Wrapping-paper	12 00	
Valuation tables, etc.	7 75	
Advertising	4 00	
Newspapers	12 00	
Post-office box rent	16 00	
Sundry small stationery	33 60	
Pens, pencils, penholders	24 70	
Prosecutions for violation of laws	66 80	
Miscellaneous	14 50	
		1,983 95
Total expenditures for 1881		$18,468 95
Fees collected and paid into State treasury		34,298 09
Surplus accrued to Commonwealth		$15,829 14

MASSACHUSETTS MUTUAL

FIRE INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1881.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

JOSEPH VAUGHN, *President.* FREEMAN P. HOWLAND, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$5,000 00	$5,815 00
Chicago city bonds	3,000 00	3,760 00
Toledo city bonds	1,000 00	1,200 00
Union Pacific Railroad bond	1,000 00	1,140 00
Eastern Railroad bond	1,000 00	1,060 00
Mansfield and Framingham Railroad bond	1,000 00	1,025 00
Old Colony Railroad bond	3,000 00	3,577 50
14 shares Northern Pacific Railroad	1,400 00	1,064 00
15 " Middlesex Central Railroad	1,500 00	1,500 00
6 " Metropolitan National Bank, Boston,	600 00	721 50
14 " First National Bank, Salem	1,400 00	1,680 00
15 " City National Bank, Boston	1,500 00	1,837 50
10 " Globe National Bank, Boston	1,000 00	1,110 00
10 " State National Bank, Boston	1,000 00	1,272 50
10 " Old Boston National Bank, Boston	500 00	616 25
21 " Abington National Bank, Abington,	2,100 00	2,961 00
20 " First National Bank, Danvers	1,500 00	1,920 00
10 " Nat'l Hide and Leather B'k, Boston,	1,000 00	1,142 50
5 " National Webster Bank, Boston	500 00	561 25
6 " Nat'l Bank of the Republic, Boston,	600 00	750 00
Joint note of trustees Masonic Institutions	–	50 00
Joint note of trustees Union Calvinistic Soc'y,	–	140 00
Personal loans	–	100 00
		$35,004 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$500 00	
Loans on mortgage of real estate (first liens)	4,925 00	
Stocks, bonds, etc., as per schedule	35,004 00	
Cash in the office of the company	277 54	
Cash deposited in the Abington Nat'l Bank	1,646 12	
Premiums in course of collection (net)	218 60	
Interest due and accrued	371 69	
Office furniture	$300 00	
Gross Assets		$42,942 95

Liabilities.

Losses and claims adjusted, but not due	$1,330 39	
Claimed and reported losses not adjusted	500 00	
Unearned premiums on outstanding risks	17,563 41	
Dividends of profits due on terminated policies	225 44	
State and local taxes due or accrued	35 83	
Incidental expenses	23 96	
Gross liabilities		$19,679 03
Surplus		$23,263 92

Income.

Gross cash premiums received during the year,	$10,858 13	
Deduct return premiums	411 60	
Net cash premiums received		$10,446 53
Received for interest on mortgages		305 50
for interest from all other sources		1,700 17
for rents		136 00
Deposit notes received during the year	$32,058 36	
Gross cash income		$12,588 20

Expenditures.

Paid for losses during the year	$6,349 42
for brokerage and commissions	1,555 51
for salaries and fees of officers and employés	907 50
for state and local taxes	105 84
for profits or surplus on terminated policies	2,406 76
for rents	50 00
for incidental expenses	704 56
Gross cash expenditures	$12,079 59

Miscellaneous.

Risks outstanding Dec. 31, 1880	$2,062,146 00	
Risks written during 1881	702,907 00	
Total		$2,765,053 00
Risks terminated during 1881		597,782 00
Net amount in force Dec. 31, 1881		$2,167,271 00
Deposit notes received on outstanding risks		104,144 80
Losses incurred during the year		5,886 06

Percentage of profits or surplus returned during 1881, 15, 25, and 40 per cent.

Average rate to date, 25 per cent.

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 11, 1847. Commenced business Dec. 28, 1847.]

CHARLES A. FERNALD, *President.* JAMES S. JEWETT, *Secretary.*

[NOTE. — This company charges a cash premium adequate for expenses only, and relies upon assessments upon deposit notes to pay losses.]

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens)	$2,250 00	
United States bonds	587 50	
Loans on personal security	1,175 00	
Cash in the office of the company	244 88	
Cash deposited in savings banks	2,437 22	
Premiums in course of collection (net)	29 56	
Interest due and accrued	123 53	
Office safe	$85 00	
Gross assets		$6,847 69

INCOME.

Received for interest on mortgages		$138 70
for interest from all other sources		87 50
from assessments on deposit notes		148 18
Deposit notes received during the year	$4,842 25	
Gross cash income		$374 38

EXPENDITURES.

Paid for salaries and fees of officers and employés	$275 00
for state and local taxes	2 57
for incidental expenses	23 25
Gross cash expenditures	$300 82

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$335,852 00	
Risks written during 1881	66,425 00	
Total		$402,277 00
Risks terminated during 1881		54,125 00
Net amount in force Dec. 31, 1881		$348,152 00
Deposit notes received on outstanding risks		23,746 25

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business Oct. 1, 1860.]

WALDO HIGGINSON, *President.* EDWARD H. SPRAGUE, *Secretary.*

Office, 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$25,000 00	$28,750 00
Massachusetts state bonds	20,000 00	23,000 00
Maine state bonds	12,000 00	13,800 00
Boston city bonds	20,000 00	24,300 00
Providence city bonds	10,000 00	11,400 00
Old Colony Railroad bonds	15,000 00	18,600 00
Boston and Maine Railroad bonds	11,000 00	13,640 00
Boston and Lowell Railroad bonds	11,000 00	13,200 00
Boston and Albany Railroad bonds	10,000 00	12,500 00
Fitchburg Railroad bonds	10,000 00	12,400 00
Chicago, Burlington, and Quincy R.R. bonds	10,000 00	12,500 00
Phila., Wilmington, and Baltimore R.R. bonds,	20,000 00	21,000 00
New York and New England Railroad bonds	10,000 00	10,700 00
Corporation notes	–	39,288 75
		$255,078 75

SUMMARY OF ASSETS DEC. 31, 1881.

Bonds, etc., as per schedule	$255,078 75	
Cash in the office of the company	135 23	
Cash deposited in bank	2,316 42	
Interest due and accrued	3,355 83	
Gross assets		$260,886 23

LIABILITIES.

Claimed and reported losses not adjusted	$150 00	
Unearned premiums on outstanding risks	125,063 14	
State and local taxes due or accrued	540 10	
Gross liabilities		125,753 24
Surplus		$135,132 99

INCOME.

Gross cash premiums received during the year,	$262,695 35	
Deduct return premiums	12,597 57	
Net cash premiums received		$250,097 78
Received for interest from all sources		11,667 34
Deposit notes received during the year	$1,313,476 75	
Gross cash income		$261,765 12

EXPENDITURES.

Paid for losses during the year	$119,041 24
for salaries and fees of officers and employés	13,887 00
for state and local taxes	2,454 34
for profits or surplus on terminated policies	96,573 57
for rents	1,150 00
for incidental expenses	2,946 96
Gross cash expenditures	$236,053 11

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$25,767,710 00	
Risks written during 1881	29,995,902 00	
Total		$55,763,612 00
Risks terminated during 1881		27,376,268 00
Net amount in force Dec. 31, 1881		$28,387,344 00
Deposit notes received on outstanding risks		1,250,631 40
Losses incurred during the year		55,082 67

Percentage of profits or surplus returned during 1881, 41⅔ per cent.
Average rate to date, 65⅓ per cent.

ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873. Commenced business July 19, 1873.]

HENRY S. RANNEY, *President.* ASA G. WAIT, *Secretary.*

[NOTE. — Insures property in the town of Ashfield only.]

SUMMARY OF ASSETS DEC. 31, 1881.

Cash in the office of the company	$80 29	
Unpaid assessments on deposit notes	210 42	
Gross assets		$290 71

INCOME.

Cash premiums received during the year		$9 44
Received from assessments on deposit notes		102 39
Deposit notes received during the year	$56 58	
Gross cash income		$111 83

EXPENDITURES.

Paid for salaries and fees of officers and employés	$4 00
Paid for state and local taxes	27 00
Gross cash expenditures	$31 00

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$54,980 00	
Risks written during 1881	1,886 25	
Total		$56,866 25
Risks terminated during 1881		11,712 75
Net amount in force Dec. 31, 1881		$45,153 50
Deposit notes received on outstanding risks		1,405 86

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated Feb. 24, 1844. Commenced business July 1, 1845.]

JOSEPH W. CAPRON, *President.* ELIJAH R. READ, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens)	$3,975 00	
School district notes	6,135 35	
Cash in the office of the company	41 37	
Cash deposited in bank	4,977 56	
Premiums in course of collection (net)	95 40	
Interest due	37 64	
Gross assets		$15,262 32

LIABILITIES.

Unearned premiums on outstanding risks	$4,847 81	
Gross liabilities		4,847 81
Surplus		$10,414 51

INCOME.

Gross cash premiums received during the year	$2,403 55	
Deduct return premiums	27 80	
Net cash premiums received		$2,375 75
Received for interest on mortgages		192 50
Received for interest from all other sources		322 12
Deposit notes received during the year	$9,614 20	
Gross cash income		$2,890 37

EXPENDITURES.

Paid for losses during the year	$1,238 53
for brokerage and commissions	282 00
for salaries and fees of officers and employés	26 50
for state and local taxes	24 05
for incidental expenses	64 78
Gross cash expenditures	$1,635 86

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$1,160,027 00	
Risks written during 1881	348,593 00	
Total		$1,508,620 00
Risks terminated during 1881		267,010 00
Net amount in force Dec 31, 1881		$1,241,610 00
Deposit notes received on outstanding risks		38,770 34
Losses incurred during the year		538 33

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH.

[Incorporated March 2, 1833. Commenced business Aug. 1, 1833.]

DAVID K. AKIN, *President.* GEORGE OTIS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
22 shares Merchandise National Bank, Boston	$2,200 00	$2,310 00
20 " State National Bank, Boston	2,000 00	2,540 00
40 " First National Bank, Yarmouth	4,000 00	5,120 00
25 " Tremont National Bank, Boston	2,500 00	2,975 00
10 " Falmouth National Bank, Falmouth	1,000 00	1,200 00
15 " Nat'l Bank of Redemption, Boston	1,500 00	2,055 00
4 " Massachusetts National Bank, Boston,	1,000 00	1,200 00
8 " Shawmut National Bank, Boston	800 00	960 00
5 " Nat'l Bank of the Republic, Boston	500 00	625 00
63 " Old Colony Railroad	6,300 00	7,875 00
12 " Union Pacific Railroad	1,200 00	1,392 00
United States bonds	8,000 00	9,160 00
Maine state bonds	2,500 00	2,900 00
Fall River city bonds	1,000 00	1,230 00
Sheboygan city bonds	750 00	600 00
Iowa Falls and Sioux City bonds	2,000 00	2,380 00
Union Pacific Railroad first mortgage bonds	9,000 00	10,327 50
Union Pacific Railroad land grant bonds	5,000 00	5,550 00
Union Pacific Railroad sinking fund bonds	1,000 00	1,210 00
Chicago and Eastern Illinois Railroad first mortgage bonds	1,500 00	1,590 00
Chicago and Eastern Illinois R.R. income bonds,	300 00	312 00
Old Colony Railroad bonds	5,000 00	5,800 00
Ogden Short Line Railroad bonds	300 00	300 00
	$59,350 00	$62,611 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon
3 shares Mashpee Manufacturing Co.	$450 00	$450 00
Personal loans	–	6,589 00
		$7,039 00

Summary of Assets Dec. 31, 1881.

Stocks, bonds, etc., as per schedule	$69,611 50	
Loans on collateral security as per schedule	7,039 00	
Cash deposited in various banks	2,941 00	
Interest due and accrued	805 26	
Office furniture and safes	$250 00	
Gross assets		$80,396 76

Liabilities.

Losses and claims adjusted, but not due	$631 00	
Unearned premiums on outstanding risks	39,815 16	
State and local taxes due or accrued	30 00	
Gross liabilities		40,476 16
Surplus		$39,920 60

Income.

Net cash premiums received		$14,752 99
Received for interest from all sources		3,786 17
Deposit notes received during the year	$28,225 56	
Gross cash income		$18,539 16

Expenditures.

Paid for losses during the year	$5,099 99
for salaries and fees of officers and employés	1,853 41
for state and local taxes	121 91
for profits or surplus on terminated policies	9,187 48
for rents	100 00
for incidental expenses	279 03
Gross cash expenditures	$16,641 82

Miscellaneous.

Risks outstanding Dec. 31, 1880	$5,182,361 00	
Risks written during 1881	864,952 00	
Total		$6,047,313 00
Risks terminated during 1881		820,361 00
Net amount in force Dec. 31, 1881		$5,226,952 00
Deposit notes received on outstanding risks		159,260 66
Losses incurred during the year		4,076 99

Percentage of profits or surplus returned during 1881, 80 per cent.
Average rate to date, 80 per cent.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

J. L. Peck, *President.* J. M. Stevenson, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
Western Union Telegraph Company bonds		$4,000 00	$4,640 00
Boston and Albany Railroad bonds		6,000 00	7,500 00
15 shares Boston and Albany Railroad		1,500 00	2,400 00
120 "	N. Y. Central and Hudson R. R.R.	12,000 00	15,600 00
100 "	Adams Express Company	10,000 00	13,500 00
29 "	Pittsfield National Bank	2,900 00	4,205 00
10 "	Agricultural National Bank	1,000 00	2,000 00
15 "	First National Bank, Adams	1,500 00	1,875 00
		$38,900 00	$51,720 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Mortgage assigned	$2,500 00	$1,000 00
Personal loans	–	10,800 00
		$11,800 00

Summary of Assets Dec. 31, 1881.

Stocks and bonds as per schedule	$51,720 00	
Loans on collateral security as per schedule	11,800 00	
Cash in the office of the company	483 97	
Cash deposited in various banks	1,441 59	
Premiums in course of collection (net)	472 15	
Interest due and accrued	456 68	
Gross assets		$66,374 39

Liabilities.

Losses and claims adjusted, but not due	$1,079 54	
Unearned premiums on outstanding risks	31,072 18	
Dividends of profits due on terminated policies,	150 00	
State and local taxes due or accrued	20 59	
Gross liabilities		32,322 31
Surplus		$34,052 08

Income.

Gross cash premiums received during the year,	$13,361 32	
Deduct return premiums	992 95	
Net cash premiums received		$12,368 37
Received for interest from all sources		3,709 16
Received from profit on bonds sold		108 75
Deposit notes received during the year	$39,977 13	
Gross cash income		$16,186 28

EXPENDITURES.

Paid for losses during the year	$5,357 11
for brokerage and commissions	1,320 82
for salaries and fees of officers and employés	1,436 80
for state and local taxes	134 44
for profits or surplus on terminated policies	3,951 04
for rents	250 00
for incidental expenses	691 60
Gross cash expenditures	$13,141 81

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$4,902,101 00	
Risks written during 1881	1,004,622 00	
Total		$5,906,723 00
Risks terminated during 1881		1,069,490 00
Net amount in force Dec. 31, 1881		$4,837,233 00
Deposit notes received on outstanding risks		178,276 63
Losses incurred during the year		6,036 65

Percentage of profits or surplus returned during 1881, 36 per cent.
Average rate to date, 50 per cent.

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business Oct. 14, 1850.]

EDWARD ATKINSON, *President.* WILLIAM B. WHITING, *Secretary.*

Office, 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$300,000 00	$349,500 00
Phila., Wilmington, and Balt. R.R. bonds	40,000 00	42,600 00
Oregon Railway and Navigation Co. bonds,	20,000 00	21,200 00
Northern Pacific Railroad bonds	20,000 00	20,000 00
	$380,000 00	$433,300 00

SUMMARY OF ASSETS DEC. 31, 1881.

Bonds as per schedule	$433,300 00	
Cash in the office of the company	10,886 30	
Cash deposited in bank	43,820 16	
Interest due and accrued	2,741 66	
Gross assets		$490,748 12

LIABILITIES.

Unearned premiums on outstanding risks	$234,146 79	
State and local taxes due or accrued	970 76	
Gross liabilities		235,117 55
Surplus		$255,630 57

Income.

Gross cash premiums received during the year,	$498,856 96	
Deduct return premiums	27,915 43	
Net cash premiums received		$470,941 53
Received for interest from all sources		17,033 05
Received from all other sources		183 10
Deposit notes received during the year	$2,494,284 80	
Gross cash income		$488,157 68

Expenditures.

Paid for losses during the year	$176,502 37
for salaries and fees of officers and employés	28,497 08
for state and local taxes	4,784 19
for profits or surplus on terminated policies	211,904 36
for rents	2,350 00
for incidental expenses	8,281 57
Gross cash expenditures	$432,319 37

Miscellaneous.

Risks outstanding Dec. 31, 1880	$50,195,020 00	
Risks written during 1881	59,322,742 00	
Total		$109,517,762 00
Risks terminated during 1881		53,613,425 00
Net amount in force Dec. 31, 1881		$55,904,337 00
Deposit notes received on outstanding risks		2,341,467 90
Losses incurred during the year		99,621 36

Percentage of profits or surplus returned during 1881, $48\frac{99}{100}$ per cent.
Average rate to date, $66\frac{38}{100}$ per cent.

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated Feb. 29, 1829. Commenced business July 14, 1829.]

Jonathan Bourne, *President.* George N. Alden, *Secretary.*

[Note. — Policies are all issued for seven years. The premium is secured by notes assessable as required, and five per cent on the notes is received in cash when the policy is issued.]

Summary of Assets Dec. 31, 1881.

Cash in the office of the company	$62 49	
Cash deposited in the Mechanics' National Bank,	487 37	
Premiums in course of collection (net)	254 30	
Gross assets		$804 16

LIABILITIES.

Claimed and reported losses not adjusted	$1,800 00	
State and local taxes due or accrued	5 87	
Gross liabilities		$1,805 87

INCOME.

Gross cash premiums received during the year	$3,563 05	
Deduct return premiums	62 25	
Net cash premiums received		$3,500 80
Received from assessments on deposit notes		64 23
Deposit notes received during the year	$70,675 00	
Gross cash income		$3,565 03

EXPENDITURES.

Paid for losses during the year	$1,248 53
for brokerage and commissions	109 88
for salaries and fees of officers and employés	1,866 66
for interest on borrowed money	12 71
for state and local taxes	40 18
for incidental expenses	246 82
Gross cash expenditures	$3,524 78

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$4,536,300 00	
Risks written during 1881	571,016 00	
Total		$5,107,316 00
Risks terminated during 1881		847,650 00
Net amount in force Dec. 31, 1881,		$4,259,666 00
Deposit notes received on outstanding risks		539,483 00
Losses incurred during the year		3,048 53

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 31, 1833. Commenced business Jan. 1, 1834.]

JOSIAH W. COOK, *President.* ALFRED L. BARBOUR, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
5 shares Cambridgeport National Bank	$500 00	$750 00
1 " Framingham National Bank	100 00	150 00
15 " National City Bank, Cambridge	1,500 00	2,250 00
10 " First Ward National Bank, Boston	1,000 00	1,200 00
Cambridge city bonds	11,900 00	12,895 00
Bath city bonds	5,000 00	5,150 00
Cincinnati city bonds	6,000 00	7,800 00

	Par value.	Market value.
Portland city bonds	$10,000 00	$11,000 00
Belfast city bonds	2,000 00	2,040 00
Bangor city bonds	3,000 00	3,345 00
Rockland city bonds	3,000 00	3,000 00
Marion county (Ind.) bonds	1,000 00	1,050 00
Eastern Railroad bonds	1,500 00	1,650 00
Vermont and Massachusetts Railroad bonds	2,000 00	2,060 00
Personal loans	–	10,000 00
		$64,340 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$7,400 00	
Loans on mortgage of real estate (first liens)	30,683 00	
Stocks, bonds, etc., as per schedule	64,340 00	
Cash in the office of the company	581 79	
Cash deposited in various banks	17,902 22	
Premiums in course of collection (net)	1,205 47	
Interest due and accrued	2,053 56	
Office furniture, etc.	$2,000 00	
Gross assets		$124,166 04

Liabilities.

Claims for losses disputed or resisted	$200 00	
Unearned premiums on outstanding risks	39,275 76	
Dividends of profits due on terminated policies,	183 09	
Gross liabilities		39,658 85
Surplus		$84,507 19

Income.

Gross cash premiums received during the year,	$19,777 99	
Deduct return premiums	1,067 61	
Net cash premiums received		$18,710 38
Received for interest on mortgages		2,411 45
for interest from all other sources		3,222 34
for rents		490 81
Deposit notes received during the year	$39,500 85	
Gross cash income		$24,834 98

Expenditures.

Paid for losses during the year	$245 77
for brokerage and commissions	1,750 28
for salaries and fees of officers and employés	3,390 43
for state and local taxes	229 93
for profits or surplus on terminated policies	7,868 36
for rents	550 00
for incidental expenses	1,393 80
Gross cash expenditures	$15,428 57

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$5,222,049 00	
Risks written during 1881	1,511,729 00	
Total		$6,733,778 00
Risks terminated during 1881		1,395,691 00
Net amount in force Dec. 31, 1881		$5,338,087 00
Deposit notes received on outstanding risks		78,551 53
Losses incurred during the year		245 77

Percentage of profits or surplus returned during 1881, 40 and 50 per cent.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 7, 1846. Commenced business Oct. 5, 1846.]

HENRY C. BIGELOW, *President.* JOSEPH W. PEABODY, *Secretary.*

Office, 8 Exchange Place.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
30 shares Hide and Leather National Bank	$3,000 00	$3,420 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Marietta and North Georgia Railroad	$25,500 00	$15,000 00
Loaned on personal security	–	23,575 00
		$38,575 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$71,275 00	
Loans on mortgage of real estate (first liens)	78,800 00	
Stocks, bonds, etc., as per schedule	3,420 00	
Loans on collateral security as per schedule	38,575 00	
Cash in the office of the company	427 91	
Cash deposited in bank	40,805 32	
Premiums in course of collection (net)	4,102 12	
Interest due and accrued	2,626 90	
Gross assets		$240,032 25

LIABILITIES.

Claimed and reported losses not adjusted	$1,300 00	
Unearned premiums on outstanding risks	144,344 88	
Gross liabilities		145,644 88
Surplus		$94,387 37

INCOME.

Gross cash premiums received during the year,	$62,535 78	
Deduct return premiums	2,933 86	
Net cash premiums received		$59,601 92
Received for interest on mortgages		4,986 48
for interest from all other sources		3,731 33
for rents		2,919 48
Deposit notes received during the year	$125,071 56	
Gross cash income		$71,239 21

EXPENDITURES.

Paid for losses during the year	$11,715 77
for brokerage and commissions	8,950 65
for salaries and fees of officers and employés	6,374 42
for state and local taxes	1,821 06
for profits or surplus on terminated policies	27,679 80
for rents	806 00
for incidental expenses	1,343 34
for repairs on real estate	1,299 15
Gross cash expenditures	$59,990 19

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$20,304,501 00	
Risks written during 1881	4,720,358 00	
Total		$25,024,859 00
Risks terminated during 1881		4,447,419 00
Net amount in force Dec. 31, 1881		$20,577,440 00
Deposit notes received on outstanding risks		511,309 31
Losses incurred during the year		12,380 77

Percentage of profits or surplus returned during 1881, 40, 50, and 70 per cent.

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 1, 1845. Commenced business March 1, 1846.]

MARTIN LINCOLN, *President.* J. Q. A. LOTHROP, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
3 shares Merchants' National Bank	$300 00	$438 00
9 shares City National Bank	900 00	1,119 00
	$1,200 00	$1,557 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks as per schedule	$1,557 00
Cash deposited in savings banks	1,427 13

Interest due and accrued		$15 00	
Office furniture and safe	$120 00		
Gross assets			$2,999 13

LIABILITIES.

Unearned premiums on outstanding risks	$2,955 04	
Gross liabilities		2,955 04
Surplus		$44 09

INCOME.

Cash premiums received during the year		$1,517 14
Received for interest from all sources		170 57
Received from policy fees		114 00
Deposit notes received during the year	$5,855 76	
Gross cash income		$1,801 71

EXPENDITURES.

Paid for losses during the year	$1,807 50
for brokerage and commissions	117 92
for salaries and fees of officers and employés	358 35
for state and local taxes	13 96
for profits or surplus on terminated policies	592 54
for rents	40 00
for incidental expenses	36 20
Gross cash expenditures	$2,966 47

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$371,545 00	
Risks written during 1881	97,257 00	
Total		$468,802 00
Risks terminated during 1881		98,939 00
Net amount in force Dec. 31, 1881		$369,863 00
Deposit notes received on outstanding risks		23,640 32
Losses incurred during the year		1,457 50

Percentage of profits or surplus returned during 1881, 10, 20, and 40 per cent.

Average rate to date, 50 per cent.

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY OF NEW ENGLAND, BOSTON.

[Incorporated Oct. 19, 1875. Commenced business Oct. 20, 1875.]

WILLIAM C. PLUNKETT, *President.* B. F. TAFT, *Secretary.*

Office, No. 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Fitchburg Railroad bonds	$16,000 00	$18,120 00
District of Columbia bonds	4,350 00	4,654 50
Boston city bonds	2,000 00	2,150 00
	$22,350 00	$24,924 50

SUMMARY OF ASSETS DEC. 31, 1881.

Bonds as per schedule	$24,924 50	
Corporation notes	10,043 05	
Cash in the office of the company	411 36	
Cash deposited in bank	5,791 21	
Premiums in course of collection (net)	2,549 96	
Miscellaneous	70 00	
Gross assets		$43,790 08

LIABILITIES.

Unearned premiums on outstanding risks	$18,851 75	
State and local taxes due or accrued	102 19	
Gross liabilities		18,953 94
Surplus		$24,836 14

INCOME.

Gross cash premiums received during the year,	$37,703 50	
Deduct return premiums	1,518 94	
Net cash premiums received		$36,184 56
Received for interest from all sources		1,066 16
Received for rents		237 50
Deposit notes received during the year	$185,008 60	
Gross cash income		$37,488 22

EXPENDITURES.

Paid for losses during the year	$550 09
for salaries and fees of officers and employés	4,146 25
for state and local taxes	314 21
for profits or surplus on terminated policies	10,352 76
for rents	700 00
for incidental expenses	2,196 37
Gross cash expenditures	$18,259 68

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$2,714,748 00	
Risks written during 1881	3,702,874 00	
Total		$6,417,622 00
Risks terminated during 1881		2,570,518 00
Net amount in force Dec. 31, 1881		$3,847,104 00
Deposit notes received on outstanding risks		185,008 60
Losses incurred during the year		550 09

Percentage of profits or surplus returned during 1881, 40 per cent.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

GEORGE B. FAUNCE, *President.* ELIJAH HOWE, Jun., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$6,000 00	$6,840 00
Chicago city sewerage bonds	2,000 00	2,400 00
Cincinnati city bonds	6,000 00	7,800 00
New England mortgage security bonds	6,000 00	6,300 00
Philadelphia and Reading Railroad bonds	5,000 00	6,250 00
Marquette and Ontonagon Railroad bonds	8,000 00	9,440 00
Old Colony Railroad bonds	2,000 00	2,330 00
Union Pacific Railroad bonds	7,000 00	7,630 00
12 shares Dedham National Bank	1,200 00	1,440 00
20 shares Dedham Water Company	2,000 00	2,000 00
	$45,200 00	$52,430 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens),	$15,100 00	
Stocks and bonds as per schedule	52,430 00	
Cash in the office of the company	1,296 37	
Cash deposited in the Dedham National Bank	5,271 25	
Premiums in course of collection (net)	981 17	
Interest due and accrued	1,274 81	
Gross assets		$76,353 60

LIABILITIES.

Losses and claims adjusted, but not due	$4 00	
Unearned premiums on outstanding risks	12,502 55	
Return premiums on cancelled policies	97 20	
Dividends of profits due on terminated policies,	1,806 09	
Salaries	375 00	
Gross liabilities		14,784 84
Surplus		$61,568 76

INCOME.

Gross cash premiums received during the year		$8,375 13
Received for interest on mortgages		1,231 53
Received for interest from all other sources		2,714 46
Deposit notes received during the year	$16,914 18	
Gross cash income		$12,321 12

EXPENDITURES.

Paid for losses during the year	$3,121 18
for brokerage and commissions	1,217 75
for salaries and fees of officers and employés	1,350 88
for state and local taxes	98 14
for profits or surplus on terminated policies	2,936 48
for rents	100 00
for incidental expenses	138 26
Gross cash expenditures	$8,962 69

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$1,388,409 00	
Risks written during 1881	560,136 00	
Total		$1,948,545 00
Risks terminated during 1881		439,937 00
Net amount in force Dec. 31, 1881		$1,508,608 00
Deposit notes received on outstanding risks		49,750 00
Losses incurred during the year		2,375 18

Percentage of profits or surplus returned during 1881, 33⅓ to 50 per cent.

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July 2, 1856.]

EDMUND J. BAKER, *President.* WILLIAM F. TEMPLE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$25,000 00	$28,825 00
Old Colony Railroad bonds	6,000 00	7,080 00
Boston and Lowell Railroad bonds	5,000 00	5,800 00
Boston city bonds	5,000 00	5,200 00
50 shares Blue Hill National Bank	5,000 00	5,750 00
20 " Howard National Bank	2,000 00	2,560 00
20 " Continental National Bank	2,000 00	2,560 00
12 " Hide and Leather National Bank	1,200 00	1,416 00
10 " New England National Bank	1,000 00	1,420 00
30 " Columbian National Bank	3,000 00	4,200 00
213 " Boston and Albany Railroad	21,300 00	34,932 00
140 " Old Colony Railroad	14,000 00	17,500 00
	$90,500 00	$117,243 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$21,000 00	
Loans on mortgage of real estate (first liens)	21,753 17	
Stocks, bonds, etc., as per schedule	117,243 00	
Cash deposited in bank	26,764 69	
Premiums in course of collection (net)	7,868 72	
Interest due and accrued	3,143 22	
Office furniture	$1,000 00	
Gross assets		$197,772 80

Liabilities.

Losses and claims adjusted, but not due	$2,117 38	
Claimed and reported losses not adjusted	1,000 00	
Unearned premiums on outstanding risks	79,372 34	
Gross liabilities		82,489 72
Surplus		$115,283 08

Income.

Gross cash premiums received during the year,	$44,877 01	
Deduct return premiums	929 21	
Net cash premiums received		$43,947 80
Received for interest on mortgages		1,058 97
for interest from all other sources		6,734 44
for rents		783 81
Deposit notes received during the year	$44,877 01	
Gross cash income		$52,525 02

Expenditures.

Paid for losses during the year	$13,444 47
for brokerage and commissions	7,119 97
for salaries and fees of officers and employés	4,983 92
for interest on borrowed money	271 67
for state and local taxes	745 76
for profits or surplus on terminated policies	18,003 43
for rents	300 00
for incidental expenses	807 23
for repairs on real estate	126 86
Gross cash expenditures	$45,803 31

Miscellaneous.

Risks outstanding Dec. 31, 1880	$9,917,530 00	
Risks written during 1881	3,041,360 00	
Total		$12,958,890 00
Risks terminated during 1881		3,108,444 00
Net amount in force Dec. 31, 1881		$9,850,446 00

Deposit notes received on outstanding risks	$158,771 81
Losses incurred during the year	11,191 85

Percentage of profits or surplus returned during 1881, 20, 30, and 50 per cent.

Average rate to date, 41½ per cent.

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated 1829. Commenced business 1829.]

STEPHEN B. IVES, *President.* CHARLES S. NICHOLS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Toledo city bonds	$2,000 00	$2,170 00
Chicago city bonds	2,000 00	2,260 00
Cleveland city bonds	2,000 00	2,290 00
Cincinnati city bonds	2,000 00	2,330 00
Springfield city bonds	1,000 00	1,350 00
Newburyport city bonds	1,000 00	1,150 00
Fall River city bonds	1,000 00	1,200 00
Portland city bonds	1,000 00	1,050 00
Brooklyn city bonds	1,000 00	1,180 00
St. Louis city bonds	1,000 00	1,150 00
Concord city bonds	1,000 00	1,150 00
Louisville city bonds	1,000 00	1,040 00
Medford town bonds	1,000 00	1,100 00
St. Louis county bonds	1,000 00	1,150 00
Northern Pacific Railroad bonds	2,000 00	1,980 00
Old Colony Railroad bonds	2,000 00	2,400 00
Eastern Railroad bonds	2,000 00	2,120 00
Essex Railroad bonds	1,500 00	1,552 50
Boston and Lowell Railroad bonds	1,000 00	1,120 00
Michigan Central Railroad bonds	1,000 00	1,120 00
Chicago, Burlington, and Quincy R.R. bonds	2,000 00	2,300 00
United States bonds	500 00	500 00
20 shares Salem Gas-Light Company	2,000 00	1,980 00
16 " Lynn Gas-Light Company	1,600 00	1,328 00
15 " Cambridge Railroad Company	1,500 00	1,800 00
14 " Salem National Bank	1,400 00	1,680 00
11 " Asiatic National Bank	330 00	495 00
	$36,830 00	$40,945 50

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks and bonds as per schedule	$40,945 50	
Cash in the office of the company	170 93	
Premiums in course of collection (net)	280 88	
Interest due and accrued	720 42	
Gross assets		$42,117 73

Liabilities.

Losses and claims adjusted, but not due	$1,253 86	
Unearned premiums on outstanding risks	8,061 76	
Dividends of profits due on terminated pelicies	349 58	
State and local taxes due or accrued	8 48	
Salaries and incidental expenses	253 57	
Gross liabilities		$9,927 25
Surplus		$32,190 48

Income.

Gross cash premiums received during the year	$2,998 70	
Deduct return premiums	159 14	
Net cash premiums received		$2,839 56
Received for interest from all sources		2,206 85
Deposit notes received during the year	$8,996 10	
Gross cash income		$5,046 41

Expenditures.

Paid for losses during the year	$6 20
for brokerage and commissions	28 87
for salaries and fees of officers and employés	837 00
for state and local taxes	21 73
for profits or surplus on terminated policies	2,952 05
for incidental expenses	37 61
Gross cash expenditures	$3,883 46

Miscellaneous.

Risks outstanding Dec. 31, 1880	$842,500 00	
Risks written during 1881	154,925 00	
Total		$997,425 00
Risks terminated during 1881		174,975 00
Net amount in force Dec. 31, 1881		$822,450 00
Deposit notes received on outstanding risks		48,370 56
Losses incurred during the year		1,260 06

Percentage of profits or surplus returned during 1881, 75 per cent.
Average rate to date, 60 per cent.

FALL RIVER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, FALL RIVER.

[Incorporated Feb. 17, 1870. Commenced business May 1, 1870.]

STEPHEN DAVOL, *President.* ISAAC B. CHACE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds	$10,000 00	$12,500 00
Fall River city bonds	6,000 00	7,140 00
Worcester city bonds	1,000 00	1,190 00
Lawrence city bonds	5,000 00	5,950 00
Boston city bonds	5,000 00	6,150 00
Taunton city bonds	10,000 00	11,500 00
United States bonds	30,000 00	34,800 00
Corporation notes	–	35,000 00
		$114,230 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$114,230 00	
Cash in the office of the company	670 68	
Cash deposited in banks	25,893 44	
Premiums in course of collection (net)	1,664 28	
Interest due and accrued	1,357 85	
Office furniture	$500 00	
Gross assets		$143,816 25

LIABILITIES.

Unearned premiums on outstanding risks	$56,267 41	
State and local taxes due or accrued	246 93	
Gross liabilities		56,514 34
Surplus		$87,301 91

INCOME.

Gross cash premiums received during the year,	$121,815 64	
Deduct return premiums	7,721 61	
Net cash premiums received		$114,094 03
Received for interest from all sources		4,861 48
Deposit notes received during the year	$609,078 20	
Gross cash income		$118,955 51

EXPENDITURES.

Paid for losses during the year	$25,681 39
for salaries and fees of officers and employés	4,818 33
for state and local taxes	1,092 45

Paid for profits or surplus on terminated policies	$52,557 51
for rents	299 00
for incidental expenses	1,003 25
Gross cash expenditures	$85,451 93

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$10,139,775 00	
Risks written during 1881	12,995,874 00	
Total		$23,135,649 00
Risks terminated during 1881		10,932,788 00
Net amount in force Dec. 31, 1881		$12,202,861 00
Deposit notes received on outstanding risks		562,674 00
Losses incurred during the year		4,709 87

Percentage of profits or surplus returned during 1881, $53\frac{75}{100}$ per cent.
Average rate to date, $50\frac{38}{100}$ per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

[Incorporated March 23, 1847. Commenced business September, 1847.]

L. H. BRADFORD, *President.* E. P. DOWNE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Safety Fund National Bank	$1,000 00	$1,150 00
8 shares Lancaster National Bank	800 00	1,000 00
Agricultural Branch Railroad bonds	6,000 00	6,300 00
Boston city bonds	17,000 00	17,510 00
	$24,800 00	$25,960 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
80 shares Wakefield Rattan Company	$12,000 00	$8,000 00
70 shares Lowell and Framingham Railroad	2,100 00	3,200 00
Northern Pacific Railroad bond	1,050 00	1,000 00
2 shares Putnam Machine Company	2,000 00	1,000 00
90 shares Simonds Manufacturing Company	13,500 00	7,100 00
Personal loans	–	60,885 50
		$81,185 50

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$32,895 00
Loans on mortgage of real estate (first liens)	90,755 72
Stocks, bonds, etc., as per schedule	25,960 00
Loans on collateral security as per schedule	81,185 50

Cash in the office of the company	$159 56	
Cash deposited in various banks	7,941 88	
Premiums in course of collection (net)	3,656 52	
Interest due and accrued	3,518 73	
Gross assets		$246,072 91

Liabilities.

Claimed and reported losses not adjusted	$50 00	
Unearned premiums on outstanding risks	114,520 34	
Dividends of profits due on terminated policies	1,531 43	
State and local taxes due or accrued	288 74	
Rents, salaries, and incidental expenses	301 35	
Gross liabilities		116,691 86
Surplus		$129,381 05

Income.

Cash premiums received during the year		$77,208 88
Received for interest from all sources		17,738 38
Deposit notes received during the year	$76,987 70	
Gross cash income		$94,947 26

Expenditures.

Paid for losses during the year	$37,702 88
for brokerage and commissions	11,126 41
for salaries and fees of officers and employés	4,000 00
for state and local taxes	741 94
for profits or surplus on terminated policies	28,533 31
for rents	600 00
for incidental expenses	1,773 34
Gross cash expenditures	$84,477 88

Miscellaneous.

Risks outstanding Dec. 31, 1880	$14,705,345 00	
Risks written during 1881	5,403,619 00	
Total		$20,108,964 00
Risks terminated during 1881		4,638,197 00
Net amount in force Dec. 31, 1881		$15,470,767 00
Deposit notes received on outstanding risks		229,040 67
Losses incurred during the year		36,052 88

Percentage of profits or surplus returned during 1881, 20, 25, and 50 per cent.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated Feb. 11, 1828. Commenced business Sept. 12, 1829.]

RUFUS HOWLAND, *President.* GORHAM D. WILLIAMS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$12,000 00	$13,800 00
50 shares Greenfield Gas-Light Company	2,500 00	2,500 00
17 shares Shelburne Falls National Bank	1,700 00	2,380 00
	$16,200 00	$18,680 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens)	$500 00	
Stocks and bonds as per schedule	18,680 00	
Loans on personal security	339 27	
Cash in the office of the company	28 31	
Cash deposited in various banks	5,031 18	
Premiums in course of collection (net)	1,378 92	
Interest accrued	167 72	
Office furniture	$500 00	
Gross assets		$26,125 40

LIABILITIES.

Losses and claims adjusted, but not due	$1,282 32	
Claimed and reported losses not adjusted	800 00	
Owing for borrowed money	2,500 00	
Unearned premiums on outstanding risks	14,754 32	
Return premiums on cancelled policies	345 85	
State and local taxes due or accrued	8 35	
Salaries and incidental expenses	420 00	
Gross liabilities		20,110 84
Surplus		$6,014 56

INCOME.

Gross cash premiums received during the year	$6,321 98	
Deduct return premiums	350 72	
Net cash premiums received		$5,971 26
Received for interest from all sources		669 36
Deposit notes received during the year	$17,913 78	
Gross cash income		$6,640 62

EXPENDITURES.

Paid for losses during the year	$3,864 02
for brokerage and commissions	633 43
for salaries and fees of officers and employés	608 00

Paid for state and local taxes	$65 48
for profits or surplus on terminated policies	2,033 83
for rents	150 00
for incidental expenses	388 58
Gross cash expenditures	$7,743 34

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$2,700,835 00	
Risks written during 1881	479,957 00	
Total		$3,180,792 00
Risks terminated during 1881		715,333 00
Net amount in force Dec. 31, 1881		$2,465,459 00
Deposit notes received on outstanding risks		60,839 80
Losses incurred during the year		5,880 09

Percentage of profits or surplus returned during 1881, 25 and 40 per cent.

GRANBY MUTUAL FIRE INSURANCE COMPANY, GRANBY.

[Incorporated Aug. 31, 1877. Commenced business Aug. 31, 1877.]

S. M. COOK, *President.* C. E. HUNT, *Secretary.*

[NOTE. — Insures property in the town of Granby only.]

SUMMARY OF ASSETS DEC. 31, 1881.

Cash in the office of the company	$41 11	
Premiums in course of collection (net)	12 25	
Net amount of unpaid assessments	5 82	
Gross assets		$59 18

INCOME.

Cash premiums received during the year		$94 84
Received for interest from all sources		31 81
Deposit notes received during the year	$766 35	
Gross cash income		$126 65

EXPENDITURES.

Paid for losses during the year	$1,063 00
for salaries and fees of officers and employés	15 00
for state and local taxes	3 54
for incidental expenses	55
Gross cash expenditures	$1,082 09

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$85,220 00	
Risks written during 1881	17,030 00	
Total		$102,250 00
Risks terminated during 1881		28,998 00
Net amount in force Dec. 31, 1881		$73,252 00
Deposit notes received on outstanding risks		3,034 00
Losses incurred during the year		1,063 00
Assessments laid on deposit notes		262 33

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

MOSES FOSTER, *President.* N. H. GRIFFITH, *Secretary.*

[NOTE. — This company charges no cash premium, but relies upon assessments upon deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS DEC. 31, 1881.

Cash in the office of the company	$13 60	
Gross assets		$13 60

LIABILITIES.

Owing for borrowed money, secured by treasurer's note	$1,375 00	
Gross liabilities		$1,375 00

INCOME.

Received from assessments on deposit notes	$486 79
Received from policy fees	298 00
Gross cash income	$784 79

EXPENDITURES.

Paid for losses during the year	$102 50
for salaries and fees of officers and employés	625 45
for interest on borrowed money	75 26
for state and local taxes	4 94
for rents	25 00
Gross cash expenditures	$833 15

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$1,368,149 00	
Risks written during 1881	280,585 00	
Total		$1,648,734 00
Risks terminated during 1881		236,995 00
Net amount in force Dec. 31, 1881		$1,411,739 00
Deposit notes received on outstanding risks		80,403 28
Losses incurred during the year		102 50

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

GEORGE W. HUBBARD, *President.* OLIVER WALKER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
53 shares Connecticut River Railroad	$5,300 00	$8,745 00
20 shares Northampton National Bank	2,000 00	3,500 00
United States bonds	8,000 00	8,080 00
Kansas Pacific Railroad consols	5,000 00	5,150 00
	$20,300 00	$25,475 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens),	$14,918 97	
Stocks and bonds as per schedule	25,475 00	
Cash in the office of the company	158 16	
Cash deposited in Northampton National Bank	11,287 01	
Interest accrued	404 76	
Furniture and safes	$500 00	
Gross assets		$52,243 90

LIABILITIES.

Claimed and reported losses not adjusted	$1,300 00	
Unearned premiums on outstanding risks	22,287 80	
Dividends of profits due on terminated policies,	70 96	
State and local taxes due or accrued	18 57	
Gross liabilities		23,677 33
Surplus		$28,566 57

INCOME.

Gross cash premiums received during the year	$8,487 88	
Deduct return premiums	432 56	
Net cash premiums received		$8,055 32

Received for interest on mortgages		$704 54
Received for interest from all other sources		1,752 73
Deposit notes received during the year	$25,463 64	
Gross cash income		$10,512 59

EXPENDITURES.

Paid for losses during the year	$5,878 93
for brokerage and commissions	562 22
for salaries and fees of officers and employés	1,468 00
for state and local taxes	73 30
for profits or surplus on terminated policies	3,050 20
for rents	150 00
for incidental expenses	389 79
Gross cash expenditures	$11,572 44

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$3,261,554 00	
Risks written during 1881	691,968 00	
Total		$3,953,522 00
Risks terminated during 1881		593,640 00
Net amount in force Dec. 31, 1881		$3,359,882 00
Deposit notes received on outstanding risks		129,452 47
Losses incurred during the year		7,178 93

Percentage of profits or surplus returned during 1881, 40 per cent.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]

AMOS BATES, *President.* HENRY W. CUSHING, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$10,000 00	$11,450 00
Rhode Island state bonds, 6s	3,000 00	3,750 00
Maine state bonds, 6s	11,000 00	12,705 00
Portland city bonds, 6s	3,000 00	3,420 00
Plymouth water scrip	4,000 00	4,000 00
57 shares Hingham National Bank	3,990 00	3,990 00
60 " Old Colony National Bank	6,000 00	8,100 00
15 " Abington National Bank	1,500 00	2,100 00
10 " Globe National Bank	1,000 00	1,110 00
19 " Hamilton National Bank	1,900 00	2,180 25
29 " Eagle National Bank	2,900 00	3,451 00

	Par value.	Market value.
12 shares Union National Bank	$1,200 00	$1,800 00
34 " State National Bank	3,400 00	4,326 50
26 " North America National Bank	2,600 00	2,938 00
11 " Commerce National Bank	1,100 00	1,419 00
45 " Webster National Bank	4,500 00	5,040 00
92 " Old Colony Railroad	9,200 00	11,500 00
76 " Boston and Albany Railroad	7,600 00	12,464 00
Boston and Albany Railroad bonds, 7s	5,000 00	6,300 00
Boston and Lowell Railroad bonds, 7s	10,000 00	12,200 00
Boston and Maine Railroad bonds, 7s	10,000 00	12,600 00
Eastern Railroad bonds	5,000 00	5,287 50
Hingham Water Company	5,000 00	5,000 00
	$112,890 00	$137,131 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
43 shares Hingham National Bank	$3,010 00	$3,000 00
Hull town note	–	3,500 00
		$6,500 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$9,500 00	
Loans on mortgage of real estate (first liens),	140,700 00	
Stocks, bonds, etc., as per schedule	137,131 25	
Loans on collateral security as per schedule	6,500 00	
Cash in the office of the company	87 32	
Cash deposited in various banks	27,564 78	
Premiums in course of collection (net)	256 53	
Interest due and accrued	8,012 70	
Gross assets		$329,752 58

Liabilities.

Unearned premiums on outstanding risks	$185,211 85	
State and local taxes due or accrued	83 34	
Salaries	106 00	
Gross liabilities		185,401 19
Surplus		$144,351 39

Income.

Cash premiums received during the year		$53,238 34
Received for interest on mortgages		8,802 94
for interest from all other sources		7,748 48
for rents		423 00
from all other sources		204 00
Deposit notes received during the year	$104,624 67	
Gross cash income		$70,416 76

EXPENDITURES.

Paid for losses during the year	$27,055 02
for brokerage and commissions	6,269 28
for salaries and fees of officers and employés	3,598 39
for state and local taxes	643 97
for profits or surplus on terminated policies	34,299 78
for incidental expenses	960 87
Gross cash expenditures	$72,827 31

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$21,128,524 00	
Risks written during 1881	3,225,601 00	
Total		$24,354,125 00
Risks terminated during 1881		3,090,589 00
Net amount in force Dec. 31, 1881		$21,263,536 00
Deposit notes received on outstanding risks		735,404 20
Losses incurred during the year		21,956 16

Percentage of profits or surplus returned during 1881, 65 per cent.

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

JAMES C. ABBOTT, *President.* CHARLES W. DREW, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds	$4,000 00	$4,480 00
Lowell and Lawrence Railroad bonds	4,000 00	4,320 00
Boston, Concord, and Montreal R.R. bonds	6,000 00	6,540 00
Lyon county (Kan.) bond	1,000 00	1,000 00
Edwardsville town (Ill.) bond	1,000 00	1,000 00
9 shares Lowell Manufacturing Company	6,210 00	6,525 00
5 " Massachusetts Cotton Mills	5,000 00	7,000 00
5 " Appleton Company	5,000 00	6,000 00
2 " Merrimack Manufacturing Company	2,000 00	3,700 00
8 " Franklin Company	800 00	920 00
30 " Hill Manufacturing Company	3,000 00	3,150 00
29 " Vermont and Canada Railroad	2,900 00	435 00
6 " Vermont and Massachusetts Railroad	600 00	810 00
	$41,510 00	$45,880 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$15,150 00
Stocks, bonds, etc., as per schedule	45,880 00
Cash deposited in various banks	3,737 22

Premiums in course of collection (net)		$976 84	
Interest due and accrued		1,090 72	
Office furniture	$145 00		
Gross assets			$66,834 78

LIABILITIES.

Unearned premiums on outstanding risks	$12,903 95	
Gross liabilities		12,903 95
Surplus		$53,930 83

INCOME.

Gross cash premiums received during the year	$7,783 52	
Deduct return premiums	201 65	
Net cash premiums received		$7,581 87
Received for interest on mortgages		914 84
for interest from all other sources		1,981 68
for rents		150 00
Deposit notes received during the year	$16,761 02	
Gross cash income		$10,628 39

EXPENDITURES.

Paid for losses during the year	$1,187 51
for salaries and fees of officers and employés	2,787 43
for state and local taxes	75 57
for profits or surplus on terminated policies	3,524 89
for rents	375 00
for incidental expenses	482 64
Gross cash expenditures	$8,433 04

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$1,973,368 00	
Risks written during 1881	787,520 00	
Total		$2,760,888 00
Risks terminated during 1881		696,833 00
Net amount in force Dec. 31, 1881		$2,064,055 00
Deposit notes received on outstanding risks		51,615 82
Losses incurred during the year		1,187 51

Percentage of profits or surplus returned during 1881, 40 and 50 per cent.

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated Feb. 20, 1828. Commenced business Aug. 1, 1828.]

THOMAS B. NEWHALL, *President.* WM. F. JOHNSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
52 shares First National Bank, Lynn	$5,200 00	$6,500 00
20 " National City Bank, Lynn	2,000 00	3,300 00
5 " Central National Bank, Lynn	500 00	735 00
10 " Merchants' National Bank, Boston	1,000 00	1,450 00
Somerville city bond	5,000 00	5,350 00
Chicago city bonds	3,000 00	3,300 00
Cambridge city bonds	2,000 00	2,120 00
St. Louis city bonds	2,000 00	2,120 00
Charlestown city bonds	2,000 00	2,000 00
Lynn city bond	1,000 00	1,000 00
Burlington city bond	500 00	525 00
Cedar Rapids and Missouri River R.R. bond	4,000 00	4,640 00
Revere Beach Railroad bond	2,000 00	2,320 00
Ind'polis, Decatur, and Springfield R.R. bond	1,000 00	1,050 00
Ohio and West Virginia Railroad bond	1,000 00	1,080 00
Chicago, Milwaukee, and St. Paul R.R. bond	1,000 00	1,100 00
Southern Pacific Railroad bond	500 00	500 00
Atchison, Topeka, and Santa Fé Railroad bond	1,000 00	1,000 00
Atlantic and Pacific Railroad bond	2,000 00	1,920 00
United States bonds	2,000 00	2,300 00
Personal loan	–	1,000 00
		$45,310 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens)	$9,100 00	
Stocks, bonds, etc., as per schedule	45,310 00	
Cash in the office of the company	222 65	
Cash deposited in various banks	2,993 65	
Interest due and accrued	1,001 10	
Office furniture	$400 00	
Gross assets		$58,627 40

LIABILITIES.

Unearned premiums on outstanding risks	$21,883 54	
Dividends of profits due on terminated policies	194 70	
Gross liabilities		22,078 24
Surplus		$36,549 16

INCOME.

Gross cash premiums received during the year	$3,979 28	
Deduct return premiums	240 06	
Net cash premiums received		$3,739 22
Received for interest on mortgages		585 34
for interest from all other sources		2,381 00
from policy fees		221 00
Deposit notes received during the year	$15,907 12	
Gross cash income		$6,926 56

EXPENDITURES.

Paid for losses during the year	$356 06
for salaries and fees of officers and employés	1,300 00
for state and local taxes	37 38
for profits or surplus on terminated policies	2,631 05
for rents	175 00
for incidental expenses	207 79
Gross cash expenditures	$4,707 28

MISCELLANEOUS.

Risks outstanding Dec. 31, 1881	$1,498,434 00	
Risks written during 1881	288,025 00	
Total		$1,786,459 00
Risks terminated during 1881		313,650 00
Net amount in force Dec. 31, 1881		$1,472,809 00
Deposit notes received on outstanding risks		82,036 79
Losses incurred during the year		356 06

Percentage of profits or surplus returned during 1881, 60 per cent.
Average rate to date, 75 per cent.

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

ISAAC DAVIS, *President.* E. B. STODDARD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds	$20,000 00	$20,000 00
Providence and Worcester Railroad bonds	25,000 00	29,000 00
Lawrence city bonds	20,000 00	20,000 00
20 shares Central National Bank	2,000 00	2,700 00
25 " Wachusett National Bank	2,500 00	4,375 00
20 " Westminster National Bank	2,000 00	2,000 00
13 " Mechanics' National Bank	1,300 00	1,495 00
6 " Quinsigamond National Bank	600 00	690 00
	$73,400 00	$80,260 00

Securities held as collateral for cash loans :—

	Loaned thereon.
10 shares Worcester and Nashua Railroad 5 shares Worcester Safe Deposit and Trust Company, Personal loans	$6,500 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$50,000 00	
Loans on mortgage of real estate (first liens)	4,000 00	
Stocks, bonds, etc., as per schedule	80,260 00	
Loans on collateral security as per schedule	6,500 00	
Cash in the office of the company	423 62	
Cash deposited in bank	80,948 88	
Premiums in course of collection (net)	3,403 72	
Interest due and accrued	1,000 00	
Bills receivable	202 23	
Gross assets		$226,738 45

Liabilities.

Unearned premiums on outstanding risks	$99,479 08	
Dividends of profits due on terminated policies	2,000 00	
Gross liabilities		101,479 08
Surplus		$125,259 37

Income.

Gross cash premiums received during the year,	$54,287 68	
Deduct return premiums	1,644 72	
Net cash premiums received		$52,642 96
Received for interest on mortgages		180 00
for interest from all other sources		7,776 44
for rents		2,558 50
Deposit notes received during the year	$53,986 91	
Gross cash income		$63,157 90

Expenditures.

Paid for losses during the year	$14,025 24
for brokerage and commissions	7,455 84
for salaries and fees of officers and employés	6,409 00
for state and local taxes	1,068 81
for profits or surplus on terminated policies	22,374 45
for rents	1,500 00
for incidental expenses	2,506 26
for repairs	1,793 07
Gross cash expenditures	$57,132 67

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$14,002,814 00	
Risks written during 1881	4,097,148 00	
Total		$18,099,962 00
Risks terminated during 1881		4,124,242 00
Net amount in force Dec. 31, 1881		$13,975,720 00
Deposit notes received on outstanding risks		198,958 16
Losses incurred during the year		14,025 24

Percentage of profits or surplus returned during 1881, 20, 30, and 50 per cent.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated Feb. 7, 1828. Commenced business April 1, 1828.]

WILLIAM S. JENKINS, *President.* JOSEPH A. SMART, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s	$27,000 00	$35,010 00
Maine state bonds	6,000 00	6,900 00
Cleveland city bonds	9,000 00	9,335 00
Albany city bonds	10,000 00	11,200 00
Chicago city water bonds	12,000 00	14,160 00
St. Louis city bonds	6,000 00	6,420 00
Cincinnati city bonds	9,000 00	11,520 00
Charlestown city bonds	5,000 00	5,800 00
Norwich city bonds	5,000 00	6,250 00
Fall River city bonds	10,000 00	11,600 00
Lynn city bonds	5,000 00	5,700 00
Northampton town bonds	5,000 00	5,750 00
Boston and Maine Railroad bonds	10,000 00	12,500 00
Boston and Providence Railroad bonds	5,000 00	6,350 00
Boston and Lowell Railroad bonds	5,000 00	6,000 00
Old Colony Railroad bonds	10,000 00	11,600 00
Chicago, Burlington, and Quincy R.R. bonds	10,000 00	10,300 00
Atchison, Topeka, and Santa Fé R.R. bonds	10,000 00	9,200 00
Pullman Palace Car Company bonds	10,000 00	10,800 00
	$169,000 00	$196,395 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens)	$5,000 00	
Stocks, bonds, etc., as per schedule	196,395 00	
Cash deposited in various banks	7,898 88	
Premiums in course of collection (net)	3,464 87	
Interest due and accrued	3,996 39	
Gross assets		$216,755 14

Liabilities.

Unearned premiums on outstanding risks	$110,234 09	
Dividends of profits due on terminated policies	200 00	
Gross liabilities		$110,434 09
Surplus		$106,321 05

Income.

Gross cash premiums received during the year,	$53,650 26	
Deduct return premiums	1,818 99	
Net cash premiums received		$51,831 27
Received for interest on mortgages		225 00
Received for interest from all other sources		11,006 00
Deposit notes received during the year	$113,475 00	
Gross cash income		$63,062 27

Expenditures.

Paid for losses during the year	$19,943 69
for brokerage and commissions	7,916 51
for salaries and fees of officers and employés	4,101 00
for state and local taxes	501 71
for profits or surplus on terminated policies	19,573 85
for rents	70 00
for incidental expenses	1,571 43
Gross cash expenditures	$53,678 19

Miscellaneous.

Risks outstanding Dec. 31, 1880	$14,966,544 00	
Risks written during 1881	4,281,963 00	
Total		$19,248,507 00
Risks terminated during 1881		3,521,682 00
Net amount in force Dec. 31, 1881		$15,726,825 00
Deposit notes received on outstanding risks		302,213 22
Losses incurred during the year		16,876 19

Percentage of profits or surplus returned during 1881, 40 and 50 per cent.
Average rate to date, 45 per cent.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.* RICHARD BARRETT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
50 shares Blackstone National Bank, Boston	$5,000 00	$5,650 00
15 " Merchants' National Bank, Boston	1,500 00	2,175 00
40 " Webster National Bank, Boston	4,000 00	4,480 00
25 " Eliot National Bank, Boston	2,500 00	3,118 75
53 " Boston National Bank, Boston	5,300 00	6,625 00
54 " Howard National Bank, Boston	5,400 00	6,642 00
30 " Revere National Bank, Boston	3,000 00	3,517 50
113 " Shawmut National Bank, Boston	11,300 00	13,588 25
20 " Faneuil Hall National Bank, Boston,	2,000 00	2,565 00
44 " North America Nat'l Bank, Boston	4,400 00	4,972 00
10 " Central National Bank, Boston	1,000 00	1,000 00
36 " Traders' National Bank, Boston	3,600 00	3,510 00
18 " State National Bank, Boston	1,800 00	2,290 50
33 " Concord National Bank, Concord	3,300 00	4,950 00
Central National Bank loan	1,000 00	1,000 00
40 shares Boston and Albany Railroad	4,000 00	6,560 00
28 " Fitchburg Railroad	2,800 00	3,780 00
50 " Phila., Wilmington, and Balt. R.R.	2,500 00	3,150 00
Boston and Albany Railroad bonds	40,000 00	50,400 00
Eastern Railroad bonds	4,000 00	4,230 00
Burlington and Missouri Railroad bonds	4,000 00	3,560 00
Connotton Valley Railroad bonds	7,000 00	5,950 00
Bath city bonds	3,000 00	3,093 50
United States bonds	10,000 00	11,737 50
Concord water loan	–	19,500 00
Personal loans	–	12,800 00
		$190,845 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$37,500 00	
Loans on mortgage of real estate (first liens),	119,800 00	
Stocks, bonds, etc., as per schedule	190,845 00	
Cash in the office of the company	2,457 75	
Cash deposited in bank	18,459 57	
Premiums in course of collection (net)	5,683 59	
Interest due and accrued	7,317 00	
Gross assets		$382,062 91

LIABILITIES.

Claims for losses disputed or resisted	$1,000 00
Unearned premiums on outstanding risks	140,643 89

Dividends of profits on terminated policies	$236 11	
State and local taxes due or accrued	101 79	
Gross liabilities		$141,981 79
Surplus		$240,081 12

INCOME.

Gross cash premiums received during the year	$60,114 11
Received for interest on mortgages	6,793 83
for interest from all other sources	10,537 46
for rents	615 00
from policy fees	130 00
Deposit notes received during the year $59,496 29	
Gross cash income	$78,190 40

EXPENDITURES.

Paid for losses during the year	$21,417 39
for brokerage and commissions	8,455 46
for salaries and fees of officers and employés	6,617 40
for state and local taxes	954 65
for profits or surplus on terminated policies	30,663 73
for incidental expenses	1,603 68
Gross cash expenditures	$69,712 31

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$18,789,642 00	
Risks written during 1881	4,084,491 00	
Total		$22,874,133 00
Risks terminated during 1881		3,598,217 00
Net amount in force Dec. 31, 1881		$19,275,916 00
Deposit notes received on outstanding risks		281,287 79
Losses incurred during the year		22,417 39

Percentage of profits or surplus returned during 1881, 50 and 60 per cent.

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business Jan. 1, 1852.]

M. A. BLUNT, *President.* GEORGE G. PARKER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Milford National Bank	$1,000 00	$1,350 00
9 shares Hide and Leather National Bank	900 00	1,080 00
Personal loans	–	3,500 00
		$5,930 00

Summary of Assets Dec. 31, 1881.

Stocks, etc., as per schedule	$5,930 00	
Cash in the office of the company	966 24	
Premiums in course of collection (net)	262 93	
Office furniture	$100 00	
Gross assets		$7,159 17

Liabilities.

Adjusted losses and claims due and unpaid	$52 97	
Losses and claims adjusted, but not due	450 00	
Unearned premiums on outstanding risks	3,523 30	
Dividends of profits due on terminated policies,	25 00	
Gross liabilities		4,051 27
Surplus		$3,107 90

Income.

Gross cash premiums received during the year	$1,567 19	
Deduct return premiums	9 20	
Net cash premiums received		$1,557 99
Received for interest from all sources		294 50
Received from policy fees		40 00
Deposit notes received during the year	$4,701 57	
Gross cash income		$1,892 49

Expenditures.

Paid for losses during the year	$574 28
for brokerage and commissions	69 99
for salaries and fees of officers and employés	248 58
for state and local taxes	12 87
for profits or surplus on terminated policies	354 04
for incidental expenses	113 85
Gross cash expenditures	$1,373 61

Miscellaneous.

Risks outstanding Dec. 31, 1880	$731,499 00	
Risks written during 1881	142,622 00	
Total		$874,121 00
Risks terminated during 1881		131,052 00
Net amount in force Dec. 31, 1881		$743,069 00
Deposit notes received on outstanding risks		21,158 93
Losses incurred during the year		1,077 25

MILL-OWNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated June 13, 1873. Commenced business Aug. 1, 1873.]

WILLIAM H. KENT, *President.* FREDERICK S. CABOT, *Secretary.*

Office, 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds	$35,000 00	$36,400 00
Ottawa and Burlington Railroad bonds	5,000 00	5,350 00
	$40,000 00	$41,750 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$41,750 00	
Corporation notes	52,000 00	
Cash in the office of the company	49 21	
Cash deposited in national banks	10,499 82	
Interest accrued	1,390 19	
Office furniture	$400 00	
Gross assets		$105,689 22

LIABILITIES.

Unearned premiums on outstanding risks	$61,347 78	
State and local taxes due or accrued	278 22	
Gross liabilities		61,626 00
Surplus		$44,063 22

INCOME.

Gross cash premiums received during the year,	$126,501 08	
Deduct return premiums	5,755 39	
Net cash premiums received		$120,745 69
Received for interest from all sources		3,188 18
Deposit notes received during the year	$602,289 95	
Gross cash income		$123,933 87

EXPENDITURES.

Paid for losses during the year	$21,205 09
for salaries and fees of officers and employés	9,183 34
for state and local taxes	1,178 88
for profits or surplus on terminated policies	54,134 75
for rents	1,273 50
for incidental expenses	2,057 84
Gross cash expenditures	$89,033 40

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$11,056,008 00	
Risks written during 1881	13,139,945 00	
Total		$24,195,953 00
Risks terminated during 1881		11,550,936 00
Net amount in force Dec. 31, 1881		$12,645,017 00
Deposit notes received on outstanding risks		602,289 95
Losses incurred during the year		3,821 26

Percentage of profits or surplus returned during 1881, 50½ per cent.
Average rate to date, $61\frac{7}{10}$ per cent.

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated July 23, 1827. Commenced business July 26, 1827.]

W. C. STURTEVANT, *President.* FRANK R. YOUNG, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Albany Railroad bonds	$7,000 00	$8,960 00
Union Pacific Railroad bonds	5,000 00	5,850 00
St. Johnsbury and Lake Champlain R.R. bonds,	5,000 00	5,500 00
Vermont Valley Railroad bonds	4,000 00	4,200 00
75 shares Second National Bank, Springfield	7,500 00	12,375 00
61 " Chicopee National Bank, Springfield	6,100 00	8,845 00
25 " J. Hancock Nat'l Bank, Springfield	2,500 00	3,000 00
25 " First National Bank, Springfield	2,500 00	3,625 00
25 " Chapin National Bank, Springfield	2,500 00	3,000 00
10 " Monson National Bank, Monson	1,000 00	1,450 00
10 " First National Bank, Chicopee	1,000 00	1,500 00
50 " Hadley Falls National Bank, Holyoke,	5,000 00	7,500 00
50 " National Bank of Commerce, Boston	5,000 00	6,450 00
50 " Boston and Albany Railroad	5,000 00	8,250 00
75 " New York Central Railroad	7,500 00	10,125 00
	$66,600 00	$90,630 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens),	$26,050 00	
Stocks, bonds, etc., as per schedule	90,630 00	
Cash in the office of the company	107 80	
Cash deposited in bank	1 06	
Interest due and accrued	967 17	
Gross assets		$117,756 03

Liabilities.

Unearned premiums on outstanding risks	$31,867 47	
Dividends of profits due on terminated policies,	297 36	
Gross liabilities		$32,164 83
Surplus		$85,591 20

Income.

Gross cash premiums received during the year,	$11,075 94	
Deduct return premiums	731 05	
Net cash premiums received		$10,344 89
Received for interest on mortgages		1,767 33
for interest from all other sources		3,805 55
from policy fees		408 00
Deposit notes received during the year	$22,149 52	
Gross cash income		$16,325 77

Expenditures.

Paid for losses during the year	$882 00
for salaries and fees of officers and employés	2,302 33
for state and local taxes	108 81
for profits or surplus on terminated policies	7,521 85
for rents	200 00
for incidental expenses	272 45
Gross cash expenditures	$11,287 44

Miscellaneous.

Risks outstanding Dec. 31, 1880	$3,864,525 00	
Risks written during 1881	727,100 00	
Total		$4,591,625 00
Risks terminated during 1881		698,400 00
Net amount in force Dec. 31, 1881		$3,893,225 00
Deposit notes received on outstanding risks		127,469 88
Losses incurred during the year		859 50

Percentage of profits or surplus returned during 1881, 75 per cent.
Average rate to date, 75 per cent.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July 15, 1864.]

AMOS STONE, *President.* GEORGE H. PENDERGAST, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
10 shares	Monument National Bank	$1,000 00	$2,000 00
20 "	National Bank of the Republic	2,000 00	2,500 00
31 "	Charlestown Gas Company stock	1,550 00	2,480 00
		$4,550 00	$6,980 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
36 shares	Charlestown Gas Company	$2,880 00	
10 "	Calumet and Hecla Mining Company	2,380 00	$5,000 00
50 "	Conn. and Passumpsic R. R. Co.	4,700 00	

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens)	$13,520 00	
Stocks as per schedule	6,980 00	
Loans on collateral security as per schedule	5,000 00	
Cash in the office of the company	105 92	
Cash deposited in bank	9,875 32	
Premiums in course of collection (net)	96 27	
Interest due and accrued	426 29	
Office furniture	$150 00	
Gross assets		$36,003 80

LIABILITIES.

Unearned premiums on outstanding risks	$5,199 82	
Return premiums on cancelled policies	10 30	
Dividends of profits due on terminated policies	32 80	
Gross liabilities		5,242 92
Surplus		$30,760 88

INCOME.

Gross cash premiums received during the year	$2,246 95	
Deduct return premiums	104 22	
Net cash premiums received		$2,142 73
Received for interest on mortgages		1,226 02
Received for interest from all other sources		672 95
Deposit notes received during the year	$6,832 05	
Gross cash income		$4,041 70

EXPENDITURES.

Paid for losses during the year	$235 13
for brokerage and commissions	345 27
for interest on borrowed money	1 13
for state and local taxes	19 89
for profits or surplus on terminated policies	673 71
for rents	400 00
for incidental expenses	140 74
Gross cash expenditures	$1,815 87

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$1,053,075 00	
Risks written during 1881	220,250 00	
Total		$1,273,325 00
Risks terminated during 1881		250,375 00
Net amount in force Dec. 31, 1881		$1,022,950 00
Deposit notes received on outstanding risks		30,391 89
Losses incurred during the year		235 13

Percentage of profits or surplus returned during 1881, 25 per cent.
Average rate to date, 25 per cent.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.* JOSEPH J. KNAPP, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Merchants' National Bank	$2,000 00	$2,800 00
18 " Mechanics' National Bank	1,800 00	2,520 00
31 " Ocean National Bank	1,550 00	2,015 00
15 " Washington National Bank	1,500 00	2,092 50
10 " Traders' National Bank	1,000 00	975 00
10 " Hide and Leather National Bank	1,000 00	1,145 00
Eastern Railroad bonds	5,500 00	5,816 25
Lawrence city bonds	1,000 00	1,150 00
Lowell city bonds	2,000 00	2,300 00
Fall River city bonds	1,000 00	1,120 00
Natick town bonds	2,000 00	2,100 00
Chelsea city bonds	1,000 00	1,040 00
	$21,350 00	$25,073 75

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks and bonds as per schedule	$25,073 75
Cash in the office of the company	39 04

Cash deposited in various banks	$2,775 06	
Interest accrued	164 00	
Office furniture and safe	$225 40	
Gross assets		$28,051 85

LIABILITIES.

Unearned premiums on outstanding risks	$4,188 89	
Dividends of profits due on terminated policies	30 00	
Rents and salaries	85 00	
Gross liabilities		4,303 89
Surplus		$23,747 96

INCOME.

Gross cash premiums received during the year	$1,190 48	
Deduct return premiums	37 00	
Net cash premiums received		$1,153 48
Received for interest from all sources		1,291 52
for rents		45 00
from policy fees		43 00
Deposit notes received during the year	$8,923 34	
Gross cash income		$2,533 00

EXPENDITURES.

Paid for losses during the year	$12 00
for salaries and fees of officers and employés	300 00
for state and local taxes	12 02
for profits or surplus on terminated policies	1,170 53
for rents	100 00
for incidental expenses	43 39
Gross cash expenditures	$1,637 94

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$682,735 00	
Risks written during 1881	99,360 00	
Total		$782,095 00
Risks terminated during 1881		118,710 00
Net amount in force Dec. 31, 1881		$663,385 00
Deposit notes received on outstanding risks		54,754 98
Losses incurred during the year		12 00

Percentage of profits or surplus returned during 1881, 100 per cent.
Average rate to date, 100 per cent.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.* ELIJAH HOWE, Jun., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$57,000 00
Chicago city bonds	7,000 00	8,400 00
Cincinnati city bonds	25,000 00	32,500 00
Marquette and Ontonagon Railroad bonds	32,000 00	37,760 00
Philadelphia and Reading Railroad bonds	8,000 00	10,000 00
Old Colony Railroad bonds	12,000 00	13,980 00
New England Mortgage Security bonds	20,000 00	21,000 00
Union Pacific Collateral Trust bonds	15,000 00	16,350 00
50 shares Dedham Water Company	5,000 00	5,000 00
	$174,000 00	$201,990 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$17,500 00	
Loans on mortgages of real estate (first liens)	92,300 00	
Stocks, bonds, etc., as per schedule	201,990 00	
Cash in the office of the company	1,689 67	
Cash deposited in the Dedham National Bank	6,196 73	
Premiums in course of collection (net)	3,696 86	
Interest due and accrued	6,027 54	
Rents accrued	390 00	
Gross assets		$329,790 80

LIABILITIES.

Adjusted losses and claims due and unpaid	$2,633 00	
Losses and claims adjusted, but not due	1,982 00	
Unearned premiums on outstanding risks	112,325 65	
Return premiums on cancelled policies	374 17	
Dividends of profits due on terminated policies	3,450 56	
Salaries and incidental expenses	862 50	
Gross liabilities		121,627 88
Surplus		$208,162 92

INCOME.

Gross cash premiums received during the year		$39,632 54
Received for interest on mortgages		5,865 60
for interest from all other sources		10,503 03
for rents		1,484 00
from all other sources		25 00
Deposit notes received during the year	$77,445 72	
Gross cash income		$57,510 17

EXPENDITURES.

Paid for losses during the year	$16,364 52
for brokerage and commissions	5,880 58
for salaries and fees of officers and employés	3,229 42
for state and local taxes	637 67
for profits or surplus on terminated policies	20,977 67
for incidental expenses	1,350 74
Gross cash expenditures	$48,440 60

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$14,182,301 00	
Risks written during 1881	2,581,646 00	
Total		$16,763,947 00
Risks terminated during 1881		2,632,649 00
Net amount in force Dec. 31, 1881		$14,131,298 00
Deposit notes received on outstanding risks		447,134 56
Losses incurred during the year		19,300 96

Percentage of profits or surplus returned during 1881, 33⅓ to 50 per cent.

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business May, 1851.]

ISRAEL W. MONROE, *President.* CHARLES A. HOWLAND, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
200 shares	Manufacturers' Nat'l Bank, Boston,	$20,000 00	$22,000 00
40 "	Merchants' National Bank, Boston	4,000 00	5,840 00
222 "	Third National Bank, Boston	22,200 00	23,532 00
25 "	State National Bank, Boston	2,500 00	3,150 00
100 "	North National Bank, Boston	10,000 00	14,200 00
66 "	Washington National Bank, Boston	6,600 00	9,240 00
70 "	Second National Bank, Boston	7,000 00	10,500 00
45 "	Blackstone National Bank, Boston	4,500 00	5,130 00
50 "	First National Bank, Boston	5,000 00	10,000 00
37 "	Revere National Bank, Boston	3,700 00	4,403 00
50 "	Hamilton National Bank, Boston	5,000 00	5,700 00
46 "	Continental National Bank, Boston	4,600 00	5,382 00
75 "	Redemption National Bank, Boston	7,500 00	10,275 00
25 "	Market National Bank, Boston	2,500 00	2,675 00
28 "	Pacific National Bank, Boston	–	–
197 "	Mt. Wollaston Nat'l Bank, Quincy	19,700 00	27,580 00
71 "	Granite National Bank, Quincy	7,100 00	9,230 00
50 "	Wachusett Nat'l Bank, Fitchburg	5,000 00	9,250 00
64 "	Hingham National Bank, Hingham	6,400 00	4,480 00

		Par value.	Market value.
48 shares	First Nat'l Bank, South Weymouth	$4,800 00	$6,000 00
67 "	Union Nat'l Bank, Weymouth	6,700 00	7,370 00
10 "	Quinsigamond Nat'l Bank, Worcester,	1,000 00	1,100 00
50 "	Brockton National Bank, Brockton	5,000 00	5,000 00
17 "	Plymouth National Bank, Plymouth	1,700 00	2,040 00
11 "	Old Colony Railroad	1,100 00	1,364 00
5 "	Citizens' Gas-Light Company	500 00	500 00
28 "	Lawrence Duck Company	2,800 00	3,500 00
		$166,900 00	$209,441 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
107 shares Hingham Cordage Company	$12,840 00	$10,000 00
142 shares Lawrence Duck Company	15,620 00	23,091 67
Personal loans secured	–	13,200 00
		$46,291 67

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$15,500 00	
Loans on mortgage of real estate (first liens)	52,700 00	
Stocks, bonds, etc., as per schedule	209,441 00	
Loans on collateral security as per schedule	46,291 67	
Cash in the office of the company	411 00	
Cash deposited in various banks	101,981 76	
Premiums in course of collection (net)	7,718 17	
Interest due and accrued	6,139 40	
Gross assets		$440,183 00

Liabilities.

Losses and claims adjusted, but not due	$33 28	
Claimed and reported losses not adjusted	50 00	
Unearned premiums on outstanding risks	183,794 98	
Dividends of profits due on terminated policies	2,000 00	
State and local taxes due or accrued	300 00	
Incidental expenses	495 00	
Gross liabilities		186,673 26
Surplus		$253,509 74

Income.

Gross cash premiums received during the year		$93,651 41
Received for interest on mortgages		4,023 20
for interest from all other sources		15,567 09
for rents		510 16
from profit on sale of stock		4,497 64
Deposit notes received during the year	$93,651 41	
Gross cash income		$118,249 50

EXPENDITURES.

Paid for losses during the year	$33,674 39
for brokerage and commissions	15,040 07
for salaries and fees of officers and employés	8,542 30
for state and local taxes	1,567 52
for profits or surplus on terminated policies	40,989 80
for incidental expenses	3,675 49
Gross cash expenditures	$103,489 57

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$25,434,821 00	
Risks written during 1881	6,802,888 00	
Total		$32,237,709 00
Risks terminated during 1881		6,727,765 00
Net amount in force Dec. 31, 1881		$25,509,944 00
Deposit notes received on outstanding risks		367,727 55
Losses incurred during the year		32,023 11

Percentage of profits or surplus returned during 1881, 20 to 50 per cent.

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.* SAMUEL A. POTTER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Salem National Bank, Salem	$2,000 00	$2,400 00
14 " Asiatic National Bank, Salem	420 00	630 00
5 " National Exchange Bank, Salem	500 00	570 00
15 " Salem Gas-Light Company, Salem	1,500 00	1,485 00
2 " Lynn Gas-Light Company, Lynn	200 00	166 00
6 " Cambridge Railroad Company	600 00	720 00
City of Cincinnati bonds	2,000 00	2,480 00
of Toledo bonds	2,000 00	2,250 00
of Cleveland bonds	1,000 00	1,200 00
of Springfield bonds	1,000 00	1,350 00
of Chicago bonds	1,000 00	1,200 00
of Peoria bonds	1,000 00	1,070 00
of Chelsea bonds	1,000 00	1,150 00
of St. Louis bonds	1,000 00	1,120 00
County of St. Louis bonds	1,000 00	1,140 00
County of Cook bonds	1,000 00	1,060 00
Boston and Maine Railroad bonds	1,000 00	1,260 00
Boston and Lowell Railroad bonds	1,000 00	1,120 00
Essex Railroad bonds	1,000 00	1,035 00
Eastern Railroad bonds	1,000 00	1,060 00
	$21,220 00	$24,466 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens)	$6,470 00	
Stocks, bonds, etc., as per schedule	24,466 00	
Loan on personal security	2,000 00	
Cash in the office of the company	596 71	
Premiums in course of collection (net)	331 68	
Interest due and accrued	469 08	
Gross assets		$34,333 47

Liabilities.

Losses and claims adjusted, but not due	$417 96	
Unearned premiums on outstanding risks	6,861 03	
Return premiums on cancelled policies	4 05	
Dividends of profits due on terminated policies	262 59	
State and local taxes due or accrued	7 72	
Salaries and incidental expenses	308 50	
Gross liabilities		7,861 85
Surplus		$26,471 62

Income.

Gross cash premiums received during the year	$2,862 00	
Deduct return premiums	144 35	
Net cash premiums received		$2,717 65
Received for interest on mortgages		433 45
Received for interest from all other sources		1,440 40
Deposit notes received during the year	$8,583 00	
Gross cash income		$4,591 50

Expenditures.

Paid for losses during the year	$88 20
for brokerage and commissions	22 92
for salaries and fees of officers and employés	1,288 00
for state and local taxes	24 92
for profits or surplus on terminated policies	1,342 53
for incidental expenses	52 76
Gross cash expenditures	$2,819 33

Miscellaneous.

Risks outstanding Dec. 31, 1880	$925,265 00	
Risks written during 1881	205,575 00	
Total		$1,130,840 00
Risks terminated during 1881		229,525 00
Net amount in force Dec. 31, 1881		$901,315 00
Deposit notes received on outstanding risks		34,333 47
Losses incurred during the year		506 16

Percentage of profits or surplus returned during 1881, 40 per cent.
Average rate to date, 40 per cent.

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY.

[Incorporated May 18, 1855. Commenced business June 13, 1855.]

JOSEPH N. CLARK, *President.* CHARLES L. ALLEN, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1881.

Cash in the office of the company	$61 45	
Cash deposited in savings bank	1,434 04	
Premiums in course of collection (net)	33 48	
Office safe	$100 00	
Gross assets		$1,528 97

LIABILITIES.

Unearned premiums on outstanding risks	$1,112 77	
Gross liabilities		1,112 77
Surplus		$416 20

INCOME.

Gross cash premiums received during the year	$367 39	
Deduct return premiums	61 41	
Net cash premiums received		$305 98
Received for interest from all sources		55 66
Received from policy fees		28 00
Deposit notes received during the year	$3,594 70	
Gross cash income		$389 64

EXPENDITURES.

Paid for losses during the year	$100 00
for brokerage and commissions	28 00
for salaries and fees of officers and employés	158 00
for state and local taxes	2 89
for incidental expenses	29 00
Gross cash expenditures	$317 89

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$365,648 00	
Risks written during 1881	43,565 00	
Total		$409,213 00
Risks terminated during 1881		50,470 00
Net amount in force Dec. 31, 1881		$358,743 00
Deposit notes received on outstanding risks		22,255 40
Losses incurred during the year		100 00

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated Feb. 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President.* WILBUR F. NEWHALL, *Secretary.*

[NOTE. — This company insures nothing but dwellings, farm-buildings, and their contents, in Lynn, Saugus, Lynnfield, Swampscott, and Nahant. No cash premiums are taken; but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

SUMMARY OF ASSETS DEC. 31, 1881.

Cash in the office of the company	$1,391 09	
Net amount of unpaid assessments	146 50	
Office property	$250 00	
Gross assets		$1,537 59

INCOME.

Received from assessments on deposit notes		$2,112 15
for rents		3 50
from policy fees		594 00
Deposit notes received during the year	$108,896 00	
Gross cash income		$2,709 65

EXPENDITURES.

Paid for losses during the year	$400 93
for salaries and fees of officers and employés	1,104 00
for state and local taxes	21 72
for rents	150 00
for incidental expenses	111 72
Gross cash expenditures	$1,788 37

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$2,416,100 00	
Risks written during 1881	894,600 00	
Total		$3,310,700 00
Risks terminated during 1881		846,550 00
Net amount in force Dec. 31, 1881		$2,464,150 00
Deposit notes received on outstanding risks		299,383 00
Losses incurred during the year		400 93
Assessments laid on deposit notes		2,003 65

SHELBURNE MUTUAL FIRE INSURANCE COMPANY, SHELBURNE.

[Incorporated 1877. Commenced business July 4, 1877.]

NATHAN O. NEWHALL, *President.* E. B. ALVORD, *Secretary.*

[Note. — Insures property in the town of Shelburne only.]

SUMMARY OF ASSETS DEC. 31, 1881.

Cash in the office of the company	$5 39	
Cash deposited in savings bank	150 27	
Gross assets		$155 66

INCOME.

Gross cash premiums received durlng the year		$58 30
Deposit notes received during the year	$583 00	
Gross cash income		$58 30

EXPENDITURES.

Paid for brokerage and commissions	$2 00
for state and local taxes	54
for incidental expenses	11 00
Gross cash expenditures	$13 54

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$105,108 00	
Risks written during 1881	10,400 00	
Total		$115,508 00
Risks terminated during 1881		3,050 00
Net amount in force Dec. 31, 1881		$112,458 00
Deposit notes received on outstanding risks		7,040 14

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business Aug. 1, 1829.]

WILLIAM P. CLARK, *President.* GEORGE M. FOSTER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
80	shares South Danvers Nat'l Bank, Peabody	$8,000 00	$12,000 00
48	" Warren National Bank, Peabody	4,800 00	6,720 00
51	" Asiatic National Bank, Salem	1,530 00	1,836 00
20	" Naumkeag National Bank, Salem	2,000 00	2,600 00
18	" Exchange National Bank, Salem	1,800 00	1,980 00

	Par value.	Market value.
12 shares First National Bank, Salem	$1,200 00	$1,320 00
34 " First National Bank, Danvers	2,550 00	2,677 50
30 " Nat'l Hide and Leather Bank, Boston,	3,000 00	3,300 00
8 " Andover National Bank	800 00	840 00
United States bonds	5,000 00	5,700 00
Cleveland city bonds	2,000 00	2,000 00
Cincinnati city bonds	3,000 00	3,150 00
Eastern Railroad bonds	2,000 00	1,960 00
Boston and Maine Railroad bonds	2,000 00	2,540 00
	$39,680 00	$48,623 50

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens)	$200 00	
Stocks, bonds, etc., as per schedule	48,623 50	
Cash in the office of the company	104 50	
Cash deposited in the South Danvers Nat'l Bank,	3,968 03	
Premiums in course of collection (net)	2 00	
Interest due and accrued	314 67	
Gross assets		$53,212 70

Liabilities.

Claimed and reported losses not adjusted	$43 62	
Unearned premiums on outstanding risks	11,258 59	
Return premiums on cancelled policies	767 75	
Dividends of profits due on terminated policies	129 31	
Salaries	237 50	
Gross liabilities		12,436 77
Surplus		$40,775 93

Income.

Gross cash premiums received during the year	$3,062 38	
Deduct return premiums	216 00	
Net cash premiums received		$2,846 38
Received for interest on mortgages		12 00
for interest from all other sources		2,710 50
from policy fees		115 00
Deposit notes received during the year	$9,187 14	
Gross cash income		$5,683 88

Expenditures.

Paid for losses during the year	$1,148 87
for salaries and fees of officers and employés	986 00
for state and local taxes	28 67
for profits or surplus on terminated policies	2,849 87
for incidental expenses	41 30
Gross cash expenditures	$5,054 71

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$1,033,855 00	
Risks written during 1881	140,850 00	
Total		$1,174,705 00
Risks terminated during 1881		143,400 00
Net amount in force Dec. 31, 1881		$1,031,305 00
Deposit notes received on outstanding risks		60,776 88
Losses incurred during the year		1,192 49

Percentage of profits or surplus returned during 1881, 100 per cent.

SPINNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 12, 1881. Commenced business April 1, 1881.]

EDWARD ATKINSON, *President.* WILLIAM B. WHITING, *Secretary.*

Office, 131 Devonshire Street.

SUMMARY OF ASSETS, DEC. 31, 1881.

Cash in the office of the company	$3 00	
Cash deposited in the New England Trust Co.	17,090 30	
Gross assets		$17,093 30

LIABILITIES.

Unearned premiums on outstanding risks	$8,841 07	
State and local taxes due or accrued	35 39	
Gross liabilities		8,876 46
Surplus		$8,216 84

INCOME.

Gross cash premiums received during the year,	$22,527 34	
Deduct return premiums	2,910 81	
Net cash premiums received		$19,616 53
Received for interest from all sources		220 84
Deposit notes received during the year	$112,636 70	
Gross cash income		$19,837 37

EXPENDITURES.

Paid for losses during the year	$51 25
for salaries and fees of officers and employés	1,815 87
for state and local taxes	170 78
for incidental expenses	706 17
Gross cash expenditures	$2,744 07

MISCELLANEOUS.

Risks written during 1881	$2,709,960 00
Risks terminated during 1881	552,606 00
Net amount in force Dec. 31, 1881	$2,157,354 00
Deposit notes received on outstanding risks	88,410 70
Losses incurred during the year	51 25

TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.* EDWARD M. TUCKE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds	$15,000 00	$17,250 00
Connecticut and Passumpsic River R.R. bonds	1,000 00	1,150 00
Cambridge city bonds	5,000 00	5,750 00
Cook county (Ill.) bonds	2,000 00	2,000 00
Lynn city bonds	5,000 00	5,750 00
Lowell city bonds	3,000 00	3,450 00
329 shares Traders' and Mechanics' Ins. Co.	32,900 00	32,900 00
50 " Connecticut River R.R.	5,000 00	7,500 00
25 " Vermont and Massachusetts R.R.	2,500 00	3,125 00
5 " Lowell Manufacturing Company	3,450 00	3,450 00
8 " Merrimack Manufacturing Company,	8,000 00	14,000 00
30 " Tremont and Suffolk Manuf'g Co.	3,000 00	4,350 00
50 " Vassalborough Mills	5,000 00	3,750 00
100 " Lowell Gas Company	10,000 00	15,000 00
3 " Massachusetts Cotton Mills	3,000 00	3,600 00
15 " Middlesex Company	1,500 00	3,750 00
50 " Lawrence Gas Company	5,000 00	6,750 00
20 " Androscoggin	2,000 00	2,400 00
30 " Old Lowell Bank	3,000 00	3,600 00
20 " Bank of North America	2,000 00	2,200 00
	$117,350 00	$141,725 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Nashua and Lowell Railroad	–	$2,100 00
100 " St. Louis and San Francisco R.R.	–	6,000 00
20 " Bates Manufacturing Company	–	1,800 00
Personal loans	–	9,800 00
		$19,700 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens),	$96,800 00	
Stocks, bonds, etc., as per schedule	141,725 00	
Loans on collateral security as per schedule	19,700 00	
Cash in the office and deposited in bank	63,339 12	
Premiums in course of collection (net)	2,982 00	
Interest due and accrued	1,657 80	
Gross assets		$326,203 92

Liabilities.

Claimed and reported losses not adjusted	$100 00	
Unearned premiums on outstanding risks	118,342 06	
Gross liabilities		118,442 06
Surplus		$207,761 86

Income.

Gross cash premiums received during the year,	$69,817 29	
Deduct return premiums	1,861 46	
Net cash premiums received		$67,955 83
Received for interest from all sources		18,093 01
Deposit notes received during the year	$70,947 14	
Gross cash income		$86,048 84

Expenditures.

Paid for losses during the year	$13,140 31
for brokerage and commissions	7,992 30
for salaries and fees of officers and employés	4,452 19
for state and local taxes	494 56
for profits or surplus on terminated policies	21,976 63
Gross cash expenditures	$48,055 99

Miscellaneous.

Risks outstanding Dec. 31, 1880	$14,748,354 00	
Risks written during 1881	5,959,909 00	
Total		$20,708,263 00
Risks terminated during 1881		4,053,426 00
Net amount in force Dec. 31, 1881		$16,654,837 00
Deposit notes received on outstanding risks		236,684 21
Losses incurred during the year		13,190 31

Percentage of profits or surplus returned during 1881, 20, 30, and 50 per cent.

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July, 1840.]

ALLAN CAMERON, *President.* J. HENRY READ, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens)	$495 00	
Cash in the office of the company	100 59	
Cash deposited in savings banks	1,423 78	
Interest due and accrued	56 95	
Gross assets		$2,076 32

LIABILITIES.

Unearned premiums on outstanding risks	$1,721 97	
Gross liabilities		1,721 97
Surplus		$354 35

INCOME.

Gross cash premiums received during the year		$594 76
Received for interest from all sources		57 29
Deposit notes received during the year	$1,189 52	
Gross cash income		$652 05

EXPENDITURES.

Paid for losses during the year	$18 00
for state and local taxes	13 87
for profits or surplus on terminated policies	13 66
for incidental expenses	30 25
Gross cash expenditures	$75 78

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$477,095 00	
Risks written during 1881	59,476 00	
Total		$536,571 00
Risks terminated during 1881		185,601 00
Net amount in force Dec. 31, 1881		$350,970 00
Deposit notes received on outstanding risks		6,887 86
Losses incurred during the year		18 00

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated April, 1828. Commenced business March, 1828.]

WILLIAM MERRILL, *President.* HENRY T. BAILEY, *Secretary.*

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS DEC. 31, 1881.

Cash in the office of the company		$31 00
Cash deposited in the Haverhill National Bank		1,582 69
Office furniture	$140 00	
Gross assets		$1,613 69

LIABILITIES.

Rents, salaries, and incidental expenses	$535 00	
Gross liabilities		$535 00

INCOME.

Received from assessments on deposit notes		$3,388 85
Received from policy fees		118 50
Deposit notes received during the year	$11,690 71	
Gross cash income		$3,507 35

EXPENDITURES.

Paid for brokerage and commissions	$169 44
for salaries and fees of officers and employés	485 98
for state and local taxes	32 75
for rents	10 00
for incidental expenses	10 00
Gross cash expenditures	$708 17

MISCELLANEOUS.

Risks outstanding Dec 31, 1880	$2,297,760 00	
Risks written during 1881	271,891 00	
Total		$2,569,651 00
Risks terminated during 1881		206,955 00
Net amount in force Dec. 31, 1881		$2,362,696 00
Deposit notes received on outstanding risks		125,474 17
Losses incurred during the year		100 00
Assessments laid on deposit notes		3,888 85

WORCESTER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

GEORGE M. RICE, *President.* SAMUEL R. BARTON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Albany Railroad bonds	$26,000 00	$32,760 00
Boston and Fitchburg Railroad bonds	15,000 00	19,050 00
Old Colony Railroad bonds	25,000 00	31,437 50
Providence and Worcester Railroad bonds	13,000 00	15,990 00
New York and New England Railroad bonds	15,000 00	16,125 00
United States bonds	30,000 00	35,287 50
City of Worcester bonds	10,000 00	11,700 00
City National Bank stock, Worcester	6,000 00	6,900 00
Corporation notes indorsed	–	30,000 00
		$199,250 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$199,250 00	
Cash in the office of the company	26 43	
Cash deposited in the Worcester S. D. and T. Co.	4,493 90	
Gross assets		$203,770 33

LIABILITIES.

Unearned premiums on outstanding risks	$79,562 65	
State and local taxes due or accrued	305 81	
Gross liabilities		79,868 46
Surplus		$123,901 87

INCOME.

Gross cash premiums received during the year,	$165,308 73	
Deduct return premiums	6,183 44	
Net cash premiums received		$159,125 29
Received for interest from all sources		9,704 29
Received from profit on bonds sold		531 25
Deposit notes received during the year	$791,798 65	
Gross cash income		$169,360 83

EXPENDITURES.

Paid for losses during the year	$70,850 10
for inspections	1,500 00
for salaries and fees of officers and employés	3,398 40
for state and local taxes	1,592 13
for profits or surplus on terminated policies	77,537 61
for rents	500 00
for incidental expenses	1,175 97
Gross cash expenditures	$156,554 21

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$16,763,402 00	
Risks written during 1881	17,373,768 00	
Total		$34,137,170 00
Risks terminated during 1881		16,763,402 00
Net amount in force Dec. 31, 1881		$17,373,768 00
Deposit notes received on outstanding risks		791,798 65
Losses incurred during the year		39,421 05

Percentage of profits or surplus returned during 1881, $50\frac{74}{100}$ per cent.
Average rate to date, $64\frac{12}{100}$ per cent.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February, 1823. Commenced business May, 1824.]

EBENEZER TORREY, *President.* ROGER F. UPHAM, *Secretary.*
CHARLES M. MILES, *Vice-President.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 4s	$20,000 00	$23,400 00
Union Pacific Railroad bonds	5,000 00	5,725 00
Boston, Barre, and Gardner Railroad bonds	12,000 00	12,000 00
170 shares Worcester National Bank, Worcester,	17,000 00	21,250 00
200 " City National Bank, Worcester	20,000 00	23,200 00
50 " Citizens' National Bank, Worcester	5,000 00	5,800 00
22 " Central National Bank, Worcester	2,200 00	3,080 00
57 " Mechanics' Nat'l Bank, Worcester	5,700 00	6,840 00
45 " Quinsigamond Nat'l B'k, Worcester	4,500 00	5,310 00
40 " Fitchburg National Bank	4,000 00	6,000 00
15 " Blackstone National Bank	1,500 00	1,650 00
20 " Oxford National Bank	2,000 00	2,600 00
15 " Grafton National Bank	1,500 00	1,650 00
15 " Southbridge National Bank	1,500 00	1,950 00
30 " Westborough National Bank	3,030 00	3,450 00
25 " Wachusett National Bank	2,500 00	5,000 00
	$107,430 00	$128,905 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Bay State House and two mortgages	$2,250 00	$1,850 00
65 " Worcester Gas-Light Company	8,125 00	6,500 00
20 " Boston and Albany Railroad, 50 " Boston and Maine Railroad	9,000 00	7,000 00
25 " Worcester and Nashua Railroad	1,500 00	1,200 00
600 " Nashua and Rochester R.R., guar'd	36,000 00	25,000 00
Personal loans	–	25,800 00
		$67,350 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$80,000 00	
Loans on mortgage of real estate (first liens),	218,848 89	
Stocks, bonds, etc., as per schedule	128,905 00	
Loans on collateral security as per schedule	67,350 00	
Cash in the office of the company and in bank	2,536 32	
Interest and rents due and accrued	8,133 90	
Gross assets		$505,774 11

Liabilities.

Losses and claims unpaid	$3,700 00	
Unearned premiums on outstanding risks	231,966 65	
Gross liabilities		235,666 65
Surplus		$270,107 46

Income.

Gross cash premiums received during the year		$95,564 94
Received for interest from all sources		20,380 41
for rents		6,053 79
from all other sources		1,475 27
Deposit notes received during the year	$95,564 94	
Gross cash income		$123,474 41

Expenditures.

Paid for losses during the year	$27,595 64
for brokerage and commissions	7,224 14
for salaries and fees of officers and employés	9,388 60
for state and local taxes and insurance	2,283 79
for profits or surplus on terminated policies	58,762 75
for incidental expenses	3,672 78
Gross cash expenditures	$108,927 70

Miscellaneous.

Risks outstanding Dec. 31, 1880	$30,244,913 00	
Risks written during 1881	6,591,907 00	
Total		$36,836,820 00
Risks terminated during 1881		6,723,251 00
Net amount in force Dec. 31, 1881		$30,113,569 00
Deposit notes received on outstanding risks		463,933 00
Losses incurred during the year		25,329 71

Percentage of profits or surplus returned during 1881, 60 per cent.

AGGREGATE.

Assets.	
Gross present assets	$6,539,902 00
Liabilities.	
Gross present liabilities	$2,646,516 00
Income.	
Cash received for premiums during the year	$1,988,247 00
for interest and dividends	254,479 00
from assessments on deposit notes	6,302 00
for rents	16,411 00
from all other sources	9,146 00
Gross cash income	$2,274,585 00
Expenditures.	
Cash paid for losses	$690,346 00
for brokerage and commissions on premiums,	103,147 00
for salaries and fees of officers and employés	153,423 00
for interest on borrowed money	361 00
for state and local taxes	24,411 00
for return of profits or surplus	881,960 00
for rents	12,374 00
for all other expenditures	46,790 00
Gross cash expenditures	$1,912,812 00
General Items.	
Whole amount of risks outstanding at end of year	$386.090,072 00
of deposit notes received thereon	12,196,456 00
of risks written during the year	201,277,177 00
of risks terminated during the year	181,253,034 00
of losses incurred during the year	473,196 00

MASSACHUSETTS MUTUAL FIRE

INSURANCE COMPANIES

WITH GUARANTEE CAPITAL.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1881.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

GUARANTEE CAPITAL, $100,000.

AUGUSTUS STORY, *President.* THOMAS H. JOHNSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$40,000 00	$47,400 00
Massachusetts state bonds	4,000 00	4,600 00
New Hampshire state bonds	4,000 00	4,720 00
Licking county (O.) bonds	5,000 00	5,000 00
Marion county (Ind.) bonds	5,000 00	5,500 00
Boston (Mass.) city bonds	5,000 00	5,200 00
Columbus (O.) city bonds	4,000 00	4,080 00
Cincinnati (O.) city bonds	5,000 00	6,350 00
Cleveland (O.) city bonds	10,000 00	10,800 00
Chicago (Ill.) city bonds	5,000 00	6,170 00
Chelsea (Mass.) city bonds	17,000 00	19,380 00
Cambridge (Mass.) city bonds	10,000 00	10,500 00
Hartford (Conn.) city bonds	10,000 00	11,500 00
Jeffersonville (Ind.) city bonds	7,000 00	7,840 00
Jacksonville (Ill.) city bonds	5,000 00	5,400 00
Lawrence (Mass.) city bonds	5,000 00	6,050 00
Lynn (Mass.) city bonds	5,000 00	5,200 00
Lowell (Mass.) city bonds	4,000 00	4,720 00
Milwaukee (Wis.) city bonds	7,500 00	8,450 00
Minneapolis (Minn.) city bonds	5,000 00	6,250 00
Portland (Me.) city bonds	5,000 00	5,300 00
St. Louis (Mo.) city bonds	10,000 00	10,600 00
Salem (Mass.) city bonds	10,000 00	11,800 00
Delaware and Hudson Canal Company bonds	5,000 00	6,250 00
Baltimore and Ohio Railroad bonds	10,000 00	11,200 00
Chesapeake and Ohio Railroad bonds	10,000 00	10,000 00
Chicago, Burlington, and Quincy R.R. bonds	16,500 00	21,450 00
Chicago and Alton Railroad bonds	5,000 00	5,550 00
Chicago and Eastern Illinois Railroad bonds	5,000 00	5,200 00
Central Pacific Railroad land grant bonds	10,000 00	10,500 00
Central Pacific Railroad first mortgage bonds	7,000 00	8,120 00
Central New Jersey Railroad bonds	6,000 00	6,770 00

			Par value.	Market value.
Denver, So. Pk., and Pacific Railroad bonds			$7,000 00	$7,210 00
Eastern Railroad bonds			21,000 00	22,260 00
Lehigh Valley Railroad bonds			5,000 00	6,000 00
Scioto Valley Railroad bonds			6,000 00	6,300 00
Terre Haute and South-Eastern R.R. bonds			5,000 00	5,000 00
Union Pacific Railroad bonds			15,000 00	17,550 00
Vermont Cent. and Vt. and Can. R.R. bonds			2,000 00	1,000 00
31	shares	Old Colony Railroad	3,100 00	3,875 00
50	"	Portland, Portsmouth, and Saco R.R.	5,000 00	5,800 00
100	"	Pittsb'g, Ft. Wayne, and Chi. R.R.	10,000 00	13,500 00
39	"	National Exchange Bank, Salem	3,900 00	4,680 00
10	"	First National Bank, Salem	1,000 00	1,200 00
35	"	Mercantile National Bank, Salem	3,500 00	4,200 00
41	"	Naumkeag National Bank, Salem	4,100 00	6,355 00
140	"	Salem National Bank, Salem	14,000 00	16,800 00
30	"	Atlantic National Bank, Boston	3,000 00	4,500 00
50	"	National Bank of Republic, Boston	5,000 00	6,250 00
15	"	Blackstone National Bank, Boston	1,500 00	1,695 00
50	"	Freeman's National Bank, Boston	5,000 00	5,925 00
30	"	Globe National Bank, Boston	3,000 00	3,330 00
100	"	Merchants' National Bank, Boston	10,000 00	14,500 00
30	"	National Revere Bank, Boston	3,000 00	3,480 00
100	"	Second National Bank, Boston	10,000 00	15,000 00
40	"	Shoe and Leather Nat'l Bank, Boston,	4,000 00	4,400 00
10	"	Beverly National Bank, Beverly	1,000 00	1,250 00
20	"	So. Danvers National Bank, Peabody,	2,000 00	3,100 00
			$415,100 00	$483,010 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$40,000 00	
Loans on mortgage of real estate (first liens)	17,000 00	
Stocks, bonds, etc., as per schedule	483,010 00	
Loans on personal security	17,107 11	
Cash in the office of the company	1,787 30	
Cash deposited in the Salem National Bank	4,246 39	
Premiums in course of collection (net)	1,063 99	
Interest accrued	4,404 87	
Rents due	37 50	
Gross assets		$568,657 16

Liabilities.

Unearned premiums on outstanding risks	$135,944 31	
Return premiums on cancelled policies	76 37	
Dividends of profits due on terminated policies,	755 06	
Gross liabilities		136,775 74
Surplus as regards policy-holders		$431,881 42
Guarantee capital		100,000 00
Surplus over guarantee capital		$331,881 42

INCOME.

Gross cash premiums received during the year,	$83,666 78	
Deduct return premiums	1,880 17	
Net cash premiums received		$81,786 61
Received for interest on mortgages		1,250 00
for interest from all other sources		24,579 74
for rents		2,986 48
Deposit notes received during the year	$82,862 82	
Gross cash income		$110,602 83

EXPENDITURES.

Paid for losses during the year	$14,478 83
for brokerage and commissions	12,423 33
for salaries and fees of officers and employés	8,808 00
for dividends on guarantee capital	7,000 00
for state and local taxes	1,292 76
for profits or surplus on terminated policies	29,903 89
for incidental expenses	2,016 45
Gross cash expenditures	$75,923 26

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$19,418,327 00	
Risks written during 1881	6,656,640 00	
Total		$26,074,967 00
Risks terminated during 1881		6,395,746 00
Net amount in force Dec. 31, 1881		$19,679,221 00
Deposit notes received on outstanding risks		272,781 86
Losses incurred during the year		14,478 83

Whole amount of net profits reserved for the security of the insured as required by sect. 11, chap. 375, Acts of 1872, $82,970.35.

Rate of interest actually realized upon the investments of the guarantee capital, $5\frac{22}{100}$ per cent.

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Jan. 1, 1873.]

GUARANTEE CAPITAL, $200,000.

Office, 28 State Street.

CHARLES B. CUMINGS, *President.* JOHN M. CORBETT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
150 shares	Tremont National Bank	$15,000 00	$17,850 00
80 "	Hamilton National Bank	8,000 00	9,180 00
100 "	Merchants' National Bank	10,000 00	14,500 00

	Par value.	Market value.
70 shares National Union Bank	$7,000 00	$10,500 00
160 " New England National Bank	16,000 00	22,440 00
100 " Columbian National Bank	10,000 00	13,800 00
25 " Globe National Bank	2,500 00	2,775 00
100 " National Webster Bank	10,000 00	11,225 00
50 " Boston and Maine Railroad	5,000 00	7,425 00
Eastern Railroad bonds	16,000 00	16,920 00
Nashua and Rochester Railroad bonds	10,000 00	10,075 00
Michigan Central Railroad bonds	10,000 00	10,830 00
Boston and Lowell Railroad bonds	10,000 00	10,500 00
Burlington and Missouri River R.R. bonds	17,800 00	19,343 00
Chicago, Clinton, Dub., and Minn. R.R. bonds,	10,000 00	10,600 00
	$157,300 00	$187,963 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$22,100 00	
Loans on mortgage of real estate (first liens)	93,000 00	
Stocks, bonds, etc., as per schedule	187,963 00	
Cash deposited in the New England Trust Co.	10,617 06	
Premiums in course of collection (net)	956 62	
Interest due and accrued	3,787 37	
Gross assets		$318,424 05

Liabilities.

Unearned premiums on outstanding risks	$59,394 78	
Return premiums on cancelled policies	39 80	
Dividends of profits due on terminated policies	1,029 09	
Gross liabilities		60,463 67
Surplus as regards policy-holders		$257,960 38
Guarantee capital		200,000 00
Surplus over guarantee capital		$57,960 38

Income.

Gross cash premiums received during the year,	$17,993 75	
Deduct return premiums	1,287 45	
Net cash premiums received		$16,706 30
Received for interest on mortgages		6,358 06
for interest from all other sources		8,841 87
for rents		1,293 14
Gross cash income		$33,199 37

Expenditures.

Paid for losses during the year	$2,279 79
for brokerage and commissions	1,601 44
for salaries and fees of officers and employés	9,931 91

Paid for interest on borrowed money	$110 84
for state and local taxes	3,026 94
for profits or surplus on terminated policies	2,441 83
for rents	2,000 00
for incidental expenses	1,831 25
for dividends on guarantee capital	14,000 00
Gross cash expenditures	$37,224 00

MISCELLANEOUS.

Risks outstanding Dec. 31, 1880	$15,402,297 00	
Risks written during 1881	2,329,954 00	
Total		$17,732,251 00
Risks terminated during 1881		1,566,105 00
Net amount in force Dec. 31, 1881		$16,166,146 00
Losses incurred during the year		1,929 79

Percentage of profits or surplus returned during 1881, 25 per cent.

Average rate to date, $20\frac{62}{100}$ per cent.

Whole amount of net profits reserved for the security of the insured, $12,366 98.

Rate of interest realized on investments of guarantee capital, $5\frac{32}{100}$ per cent.

AGGREGATE.

Guarantee capital	$300,000 00
Assets.	
Gross present assets	$887,081 00
Liabilities.	
Gross present liabilities	$197,240 00
Income.	
Cash received for premiums during the year	$98,493 00
for interest and dividends	41,030 00
from all other sources	4,279 00
Gross cash income	$143,802 00
Expenditures.	
Cash paid for losses	$16,759 00
for brokerage and commission on premiums	14,024 00
for salaries and fees of officers and employés	18,740 00
for dividends	21,000 00
for state and local taxes	4,320 00
for return of profits or surplus	32,346 00
for all other expenditures	5,958 00
Gross cash expenditures	$113,147 00
General Items.	
Risks written during the year	$8,986,594 00
terminated during the year	7,961,851 00
outstanding at end of year	35,845,367 00
Losses incurred during the year	16,409 00
Net profits reserved	95,337 00

MASSACHUSETTS

MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1881.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 8, 1873.]

Whole amount of guarantee fund	$557,200 00
Paid up in cash	557,200 00
Outstanding scrip not ordered to be redeemed	78,410 00

J. W. BALCH, *President.* WASHINGTON GLOVER, *Secretary.*

Office, No. 45 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
250 shares	Merchants' National Bank, Boston,	$25,000 00	$36,250 00
200 "	State National Bank, Boston	20,000 00	25,400 00
100 "	Merchandise National Bank, Boston,	10,000 00	10,500 00
300 "	Republic National Bank, Boston	30,000 00	37,500 00
300 "	Washington National Bank, Boston	30,000 00	41,700 00
300 "	Columbian National Bank, Boston	30,000 00	41,400 00
200 "	Tremont National Bank, Boston	20,000 00	23,800 00
17 "	New England Nat'l Bank, Boston	1,700 00	2,380 00
67 "	Revere National Bank, Boston	6,700 00	7,839 00
50 "	Boston and Albany Railroad	5,000 00	8,100 00
300 "	Boston and Providence Railroad	30,000 00	48,300 00
250 "	Fitchburg Railroad	25,000 00	33,500 00
Boston and Providence Railroad bonds		100,000 00	125,000 00
Framingham and Lowell Railroad bonds		25,000 00	23,250 00
Cedar Rapids and Missouri River R.R. bonds		4,500 00	5,400 00
New England Mortgage Security Co. bonds		10,000 00	10,500 00
United States bonds		51,000 00	58,140 00
		$423,900 00	$538,959 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds, 4½s	$570 00	$400 00
100 shares First National Bank, Concord (N.H.),	17,500 00	13,000 00
188 " Ocean Mills Company	23,500 00	20,000 00

	Market value.	Loaned thereon.
105 shares Roxbury Mill Corporation	$10,500 00	
50 " Bloomsburg Iron Company	7,500 00	$18,000 00
52 " Ocean Mills Company	6,500 00	
150 " Lake Superior Iron Company	11,250 00	
Atchison, Topeka, and Santa Fé R.R. bonds	22,680 00	20,000 00
Eastern Railroad bonds	21,400 00	
City of Cairo bonds	2,200 00	21,000 00
United States bonds	1,140 00	
	$124,740 00	$92,400 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$20,000 00	
Loans on mortgage of real estate (first liens *)	175,500 00	
Interest due or accrued thereon	3,263 81	
Stocks, bonds, etc., as per schedule	538,959 00	
Loans on collateral security as per schedule	92,400 00	
Cash in the office of the company	4,408 04	
Cash deposited in Washington National Bank	18,183 35	
Interest due and accrued	544 38	
Premiums in course of collection (gross)	19,091 16	
Notes taken for marine and inland risks	37,083 64	
Gross assets		$909,433 38

Liabilities.

Losses claimed and reported	$52,500 00	
Losses disputed or resisted	6,500 00	
Total amount of losses	$59,000 00	
Unearned premiums on outstanding risks	114,304 69	
Interest due or accrued on scrip	577 80	
Due and accrued for rents, salaries, etc.	500 00	
Commissions and brokerage	600 00	
Return premiums	100 00	
Re-insurance	300 00	
Gross liabilities, except guarantee fund and scrip		175,382 49
Surplus as regards policy-holders		$734,050 89
Guarantee fund	$557,200 00	
Scrip outstanding not ordered to be redeemed	78,410 00	
		635,610 00
Surplus over guarantee fund and scrip		$98,440 89

* Value of lands mortgaged $165,000 00
Value of buildings thereon 153,800 00
Amount of insurance held as collateral . . . 132,500 00

Income.

Cash received for fire premiums	$141,031 43	
Deduct re-insurance and return premiums,	32,803 90	
Net cash received for fire premiums		$108,227 53
Cash rec'd for marine and inl'd premiums,	$265,609 48	
Deduct re-insurance and return premiums,	48,535 76	
Net cash rec'd for marine and inl'd prem's,		$217,073 72
Interest and dividends received from all sources		40,844 57
Income from profit and loss account and rents		1,164 31
Income from profit on stocks sold		3,178 38
Gross cash income		$370,488 51

Expenditures.

Cash paid for fire losses	$94,919 77	
Deduct salvage and re-insurance	18,047 68	
Net cash paid for fire losses		$76,872 09
Cash paid for marine and inland losses	$243,271 26	
Deduct salvage and re-insurance	68,544 97	
Net cash paid for marine and inland losses,		$174,726 29
Cash dividends paid		66,864 00
Interest paid scrip-holders		4,310 40
Cash paid for commissions and brokerage		38,535 74
for salaries of officers and employés		24,750 00
for state and local taxes		10,321 26
for rent		5,000 00
for agency and incidental expenses		13,878 60
Gross cash expenditures		$415,258 38

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$18,605,345 00	$191,896 14
Fire risks written during 1881	17,240,540 00	136,801 83
Total	$35,845,885 00	$328,697 97
Deduct risks expired and terminated	17,210,930 00	135,834 85
In force at end of year	$18,634,955 00	$192,863 12
Deduct amount re-insured	999,035 00	12,993 17
Net amount in force	$17,635,920 00	$179,869 95
Marine risks outstanding Dec. 31, 1880	$5,450,053 00	$57,136 63
Marine risks written during 1881	27,261,009 00	256,767 35
Total	$32,711,062 00	$313,903 98
Deduct risks expired and terminated	31,410,442 00	275,667 28
In force at end of year	$1,300,620 00	$38,236 70
Deduct amount re-insured	301,068 00	4,835 31
Net amount in force	$999,552 00	$33,401 39

MISCELLANEOUS.

Premiums received from organization of company	$3,089,762 87
Losses paid from organization of company	1,734,314 07
Cash dividends declared from organization of company	631,072 00
Dividends declared during the year (12 per cent)	66,864 00
Fire losses incurred during the year	76,222 09
Marine and inland losses incurred during the year	195,376 29
Company's stock owned by directors	28,000 00

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business Oct. 1, 1853.]

WILLIAM PERKINS, *President.* GEORGE L. DEBLOIS, *Secretary.*

Office, No. 52 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 4s	$20,000 00	$23,400 00
Town of Brookline bonds	10,000 00	13,200 00
Town of Beverly bonds	20,000 00	21,000 00
Eastern Railroad bonds	10,000 00	10,500 00
100 shares Atlas National Bank, Boston	10,000 00	12,100 00
100 " Old Boston National Bank, Boston	5,000 00	6,100 00
100 " Continental National Bank, Boston	10,000 00	11,700 00
300 " Columbian National Bank, Boston	30,000 00	41,400 00
300 " Hide and Leather Nat'l Bank, Boston,	30,000 00	34,200 00
16 " Massachusetts National Bank, Boston,	4,000 00	4,800 00
120 " North National Bank, Boston	12,000 00	16,680 00
100 " New England National Bank, Boston,	10,000 00	14,000 00
300 " Republic National Bank, Boston	30,000 00	37,500 00
200 " Second National Bank, Boston	20,000 00	30,000 00
30 " State National Bank, Boston	3,000 00	3,810 00
350 " Tremont National Bank, Boston	35,000 00	41,300 00
100 " Webster National Bank, Boston	10,000 00	11,200 00
300 " Washington National Bank, Boston	30,000 00	41,700 00
150 " Commerce National Bank, Boston	15,000 00	19,350 00
200 " Boston and Albany Railroad	20,000 00	32,800 00
120 " Boston and Providence Railroad	12,000 00	19,200 00
48 " Boston and Lowell Railroad	24,000 00	25,440 00
Insurance scrip of other companies	620 00	500 00
	$370,620 00	$471,880 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Boston and Lowell Railroad Company note,	$25,250 00	$25,000 00
New England Mortgage Security Co. bond	1,040 00	7,500 00
Individual notes	6,792 00	
20 shares Boston Gas-Light Company	15,800 00	10,000 00

	Market value.	Loaned thereon.
Boston, Concord, and Montreal Railroad bonds	$6,420 00	$6,000 00
200 shares Chicago, Burlington, and Quincy R.R.	27,200 00	40,000 00
Corporation note	20,500 00	
250 shares Union Pacific Railroad	30,500 00	25,000 00
Burlington and Mo. River R.R. in Neb. bond	5,520 00	12,500 00
Atchison, Top., and Santa Fé land grant bonds,	4,680 00	
Concord and Montreal Railroad bonds	4,720 00	
Corporation notes	143,854 90	143,854 90
Loans on personal security	34,987 16	34,987 16
	$327,264 06	$304,842 06

Summary of Assets Dec. 31, 1881.

Stocks, bonds, etc , as per schedule	$471,880 00	
Loans on collateral security as per schedule,	304,842 06	
Cash deposited in Columbian Nat'l Bank	57,305 92	
Interest due and accrued	2,103 60	
Premiums in course of collection (gross)	87,729 33	
Notes taken for marine and inland risks	202,242 77	
Premiums more than three months due	9,375 00	
Gross assets		$1,126,103 68

Liabilities.

Losses claimed and reported	$65,000 00	
Unearned premiums on outstanding risks	184,803 34	
Interest due or accrued on scrip	682 80	
Due and accrued for rent, etc.	1,000 00	
Commissions and brokerage	500 00	
Gross liabilities, except scrip		251,986 14
Surplus as regards policy-holders		$874,117 54
Scrip outstanding not ordered to be redeemed		643,930 00
Surplus over scrip		$230,187 54

Income.

Cash rec'd for marine and inland premiums,	$364,450 75	
Deduct re-insurance and return premiums,	42,201 14	
Net cash rec'd for marine and inl'd prem's,		$322,249 61
Interest and dividends received from all sources		34,816 23
Income from profit and loss account		3,456 71
Gross cash income		$360,522 55

Expenditures.

Cash paid for marine and inland losses	$257,141 82	
Deduct salvage and re-insurance	28,663 51	
Net cash paid for marine and inland losses,		$228,478 31
Interest paid scrip-holders		33,694 80
Cash paid for commissions and brokerage		17,951 86

Cash paid for salaries of officers and employés	$20,040 00
for state and local taxes	3,660 13
for rent and incidentals	10,106 07
Gross cash expenditures	$313,931 17

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1880	$8,455,623 00	$177,324 49
Marine risks written during 1881	24,617,708 00	357,551 00
Total	$33,073,331 00	$534,875 49
Deduct risks expired and terminated	23,917,917 00	345,351 11
In force at end of year	$9,155,414 00	$189,524 38
Deduct amount re-insured	222,000 00	4,721 04
Net amount in force	$8,933,414 00	$184,803 34

MISCELLANEOUS.

Premiums received from organization of company	$11,618,000 00
Losses paid from organization of company	7,466,142 00
Cash dividends declared from organization of company	2,330,675 00
Marine and inland losses incurred during the year	257,142 00

INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of guarantee fund	$93,600
Paid up in subscription notes	93,600
Outstanding scrip not ordered to be redeemed	156,272

JOHN H. DANE, *President.* WILLIAM L. CAVERLY, *Secretary.*

Office, No. 49 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$5,000 00	$5,850 00
Old Colony Railroad bonds	10,000 00	12,700 00
Boston and Maine Railroad bonds	5,000 00	6,300 00
Boston and Albany Railroad bonds	2,000 00	2,520 00
Fitchburg Railroad bonds	23,000 00	27,910 00
New York and New England Railroad bonds	5,000 00	5,900 00
Highland Street Railroad bonds	2,000 00	2,320 00
Metropolitan Railroad bonds	7,000 00	7,770 00
Boston and Lowell Railroad bonds	5,000 00	5,650 00
Framingham and Lowell Railroad bonds	10,000 00	9,800 00
Nashua and Rochester Railroad bonds	15,000 00	15,000 00
New England Mortgage Security Co. bonds	6,000 00	6,300 00
100 shares Boston and Maine Railroad bonds	10,000 00	15,000 00

	Par value.	Market value.
150 shares Old Colony Railroad bonds .	$15,000 00	$18,750 00
75 " Boston and Providence R.R. bonds .	7,500 00	12,075 00
60 " National Webster Bank . . .	6,000 00	6,720 00
15 " National Hamilton Bank . . .	1,500 00	1,725 00
Delaware Mutual Safety scrip	95 00	90 00
	$135,095 00	$162,380 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule . .	$162,380 00	
Cash in the office of the company . . .	560 42	
Cash deposited in Market National Bank . .	7,251 64	
Interest due and accrued	1,197 50	
Notes taken for marine and inland risks . .	65,426 88	
Subscription notes on time not exceeding twelve months, not yet due	93,600 00	
Gross assets		$330,416 44

LIABILITIES.

Losses adjusted unpaid	$9,225 00	
Losses claimed and reported	4,500 00	
Unearned premiums on outstanding risks .	59,843 72	
Interest due or accrued on scrip . . .	168 54	
Due and accrued for rent, salaries, etc. . .	625 00	
Due for borrowed money	15,000 00	
Gross liabilities, except guarantee fund and scrip		89,362 26
Surplus as regards policy-holders		$241,054 18
Guarantee fund	$93,600 00	
Scrip outstanding not ordered to be redeemed,	156,272 00	
		249,872 00
Deficiency of scrip reserve		$8,817 82

INCOME.

Cash rec'd for marine and inland premiums,	$125,072 64	
Deduct re-insurance and return premiums,	10,642 69	
Net cash rec'd for marine and inl'd prem's,		$114,429 95
Interest and dividends received from all sources . .		8,267 97
Income from all other sources		1,042 92
Gross cash income		$123,740 84

EXPENDITURES.

Cash paid for marine and inland losses .	$133,311 77	
Deduct salvage and re-insurance . .	5,559 28	
Net cash paid for marine and inland losses,		$127,752 49
Interest paid scrip-holders		8,595 66
Cash paid for commissions and brokerage		5,218 33

Cash paid for salaries of officers and employés	$10,500 00
for state and local taxes	1,090 27
for rent and incidentals	5,378 91
Gross cash expenditures	$158,535 66

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1880	$1,693,278 00	$78,125 88
Marine risks written during 1881	4,986,456 00	105,198 65
Total	$6,679,734 00	$183,324 53
Deduct risks expired and terminated	5,681,781 00	121,066 59
In force at end of year	$997,953 00	$62,257 94
Deduct amount re-insured	50,297 00	2,414 22
Net amount in force	$947,656 00	$59,843 72

Miscellaneous.

Premiums received from organization of company	$2,106,794 87
Losses paid from organization of company	1,330,350 87
Marine and inland losses incurred during the year	115,696 55

AGGREGATE.

Whole amount of guarantee fund	$650,800 00
in cash	557,200 00
in subscription notes	93,600 00
of outstanding scrip not cancelled	878,612 00
Assets.	
Gross present assets	$2,365,953 00
Liabilities.	
Gross present liabilities	$516,730 00
Income.	
Cash received during the year for fire premiums	$108,228 00
during the year for marine premiums	653,754 00
for interest and dividends	83,929 00
from all other sources	8,843 00
Gross cash income	$854,754 00
Expenditures.	
Cash paid during the year for fire losses	$76,872 00
during the year for marine losses	530,956 00
for brokerage and commissions on premiums	51,708 00
for salaries of officers and employés	55,290 00
for interest and dividends to subscribers and members	66,864 00
for state and local taxes	15,071 00
for redemption of scrip	-
for interest p'd to scrip-holders during the year,	46,601 00
for incidental expenses	34,364 00
Gross cash expenditures	$877,726 00
General Items.	
Fire risks written during the year	$17,240,540 00
Premiums charged or receivable thereon	136,802 00
Marine risks written during the year	56,865,173 00
Premiums charged or receivable thereon	709,517 00
Fire risks terminated during the year	17,210,930 00
Marine risks terminated during the year	61,010,140 00
Fire risks outstanding at end of year	17,635,920 00
Marine risks outstanding at end of year	10,880,622 00
Fire losses incurred during the year	76,222 00
Marine losses incurred during the year	568,215 00
Scrip dividends declared during the year	90,565 00

MASSACHUSETTS

JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1881.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

PAID-UP CAPITAL, $300,000.

FRANCIS PEABODY, *President.* J. W. FIELD, *Secretary.*

Office, No. 54 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
444 shares Old Boston National Bank	$22,200 00	$27,417 00
200 " Columbian National Bank	20,000 00	27,600 00
45 " National Eagle Bank	4,500 00	5,355 00
170 " Globe National Bank	17,000 00	18,870 00
142 " Hamilton National Bank	14,200 00	16,330 00
62 " New England National Bank	6,200 00	8,695 50
100 " Suffolk National Bank	10,000 00	12,000 00
152 " State National Bank	15,200 00	19,304 00
280 " National Union Bank	28,000 00	42,000 00
406 " Boston and Albany Railroad	40,600 00	66,178 00
13 " Boston and Lowell Railroad	6,500 00	6,825 00
8 " Merrimack Manufacturing Co.	8,000 00	14,800 00
Boston and Albany Railroad bonds	35,000 00	44,100 00
Chicago, Burlington, and Quincy R. R. bonds	50,000 00	44,000 00
	$277,400 00	$353,474 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Kansas City, St. Jo., and C. B. R.R. bonds	$5,800 00	$4,100 00
Galveston, Harrisb'g, and San An. R.R. bonds,	53,500 00	48,000 00
Oregon Railroad bonds	3,420 00	
200 shares Iowa Falls and Sioux City R.R.	16,600 00	9,513 54
	$79,320 00	$61,613 54

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$64,000 00
Stocks, bonds, etc., as per schedule	353,474 50
Loans on collateral security as per schedule,	61,613 54

Cash in office of the company	$514 95	
Cash deposited in Old Boston National Bank	40,341 97	
Interest due and accrued	2,668 21	
Premiums in course of collection (gross)	2,768 53	
Notes taken for marine and inland risks	54,621 77	
Rents due and accrued	263 17	
Premiums more than three months due,	$935 17	
Gross assets		$580,266 64

LIABILITIES.

Losses claimed and reported	$26,804 24	
Losses disputed or resisted	5,000 00	
Unearned premiums on outstanding risks	112,682 60	
Dividends to stockholders unpaid	185 00	
Re-insurance due	1,353 92	
Gross liabilities, except capital		146,025 76
Surplus as regards policy-holders		$434,240 88
Paid-up capital		300,000 00
Surplus over capital		$134,240 88

INCOME.

Cash received for fire premiums	$57,630 50	
Deduct re-insurance and return premiums	5,612 05	
Net cash received for fire premiums		$52,018 45
Cash rec'd for marine and inland premiums,	$141,264 85	
Deduct re-insurance and return premiums	16,953 89	
Net cash rec'd for marine and inland prem's		124,310 96
Unpaid premium notes received during the year,	$47,063 23	
Interest and dividends received from all sources		19,498 02
Income from rents		1,243 75
Gross cash income		$197,071 18

EXPENDITURES.

Cash paid for fire losses		$22,884 47
Cash paid for marine and inland losses	$88,173 50	
Deduct salvage and re-insurance	9,786 83	
Net cash paid for marine and inland losses		78,386 67
Cash dividends paid		29,930 00
Cash paid for commissions and brokerage		16,700 36
for salaries of officers and employés		15,393 48
for state and local taxes		5,381 33
for incidentals		6,332 27
Gross cash expenditures		$175,008 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$7,729,385 00	$62,562 30
Fire risks written during 1881	9,826,217 00	56,301 94
Total	$17,555,602 00	$118,864 24
Deduct risks expired and terminated	7,994,093 00	40,780 22
In force at end of year	$9,561,509 00	$78,084 02
Deduct amount re-insured	344,357 00	3,173 06
Net amount in force	$9,217,152 00	$74,910 96
Marine risks outstanding Dec. 31, 1880	$3,873,099 00	$59,994 75
Marine risks written during 1881	7,483,846 00	110,119 94
Total	$11,356,945 00	$170,114 69
Deduct risks expired and terminated	6,015,449 00	85,038 38
In force at end of year	$5,341,496 00	$85,076 31
Deduct amount re-insured	22,166 00	1,157 32
Net amount in force	$5,319,330 00	$83,918 99

Miscellaneous.

Premiums received from organization of company	$8,150,000 00
Losses paid from organization of company	5,820,000 00
Cash dividends declared from organization of company	2,565,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	33,288 05
Marine and inland losses incurred during the year	76,348 33
Company's stock owned by directors	12,900 00

BEVERLY INSURANCE COMPANY, BEVERLY.*

[Incorporated March, 1852. Commenced business January, 1853.]

Paid-up Capital, $50,000.

Charles A. Fuller, *President.* E. Whitney, *Secretary.*

Office, 43 Devonshire Street.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Beverly National Bank, Beverly	$12,200 00	$15,372 00
Naumkeag National Bank, Salem	16,000 00	12,800 00
Merchants' National Bank, Salem	3,350 00	4,690 00
Mercantile National Bank, Salem	5,000 00	6,000 00
First National Bank, Salem	500 00	600 00
Grand National Bank, Marblehead	1,700 00	2,040 00
Hide and Leather National Bank, Boston	2,000 00	2,300 00

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* The risks of this company were re-insured in the Shoe and Leather Insurance Company, Oct. 27, 1881.

	Par value.	Market value.
Revere National Bank, Boston	$3,000 00	$3,540 00
Eagle National Bank, Boston	500 00	600 00
Merchants' National Bank, Boston	200 00	290 00
Portsmouth, Great Falls, and Conway R.R.	100 00	25 00
	$44,550 00	$48,257 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$48,257 00	
Cash in the office and in bank	386 57	
Interest due and accrued	600 00	
Premiums in course of collection (net)	137 50	
Gross assets		$49,381 07

LIABILITIES.

Losses claimed and reported	$925 00	
Gross liabilities except capital		925 00
Surplus as regards policy-holders		$48,456 07
Paid-up capital		50,000 00
Impairment of capital		$1,543 93

BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 23, 1873. Commenced business Jan. 20, 1874.]

PAID-UP CAPITAL, $1,000,000.

RANSOM B. FULLER, *President.* THOMAS H. LORD, *Secretary.*

Office, No. 17 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$200,000 00	$233,000 00
Atlantic and Pacific Railroad bonds	112,500 00	105,750 00
New Mexico and So. Pacific Railroad bonds	30,000 00	34,800 00
Boston and Albany Railroad bonds	20,000 00	25,400 00
Atchison, Topeka, and Santa Fé R.R. bonds	5,000 00	5,150 00
Boston city bonds	75,000 00	90,000 00
Cambridge city bonds	27,000 00	27,945 00
Bangor city bonds	10,000 00	11,225 00
Atchison, Topeka, and Santa Fé R.R. stock,	172,500 00	163,443 75
Chicago, Burlington, and Quincy R.R. stock	50,000 00	77,090 00
Union Pacific Railroad stock	53,000 00	62,010 00
Toledo, Cincinnati, and St. Louis R.R. stock	47,500 00	47,500 00
Iron Railroad stock	25,000 00	25,000 00

	Par value.	Market value.
Louisville, New Albany, and St. Louis R.R. stock,	$9,170 10	$9,170 10
Hoosac Tunnel Dock and Elevator Co. stock	5,000 00	5,000 00
Merchandise National Bank stock	10,000 00	10,850 00
	$851,670 10	$933,333 85

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Toledo, Cincinnati, and St. Louis R.R. bonds Mutual Union Telegraph stock Iron Mountain Railroad bonds Atchinson, Topeka, and Santa Fé R.R. stock	$76,280 00	$60,000 00
Chicago, Burlington, and Quincy R.R. bonds	44,500 00	44,500 00
Iron Mountain Railroad bonds Toledo, Delphos, and Burlington R.R. bonds,	35,000 00	34,500 00
Toledo, Cincinnati, and St. Louis R.R. bonds, Toledo, Delphos, and Burlington R.R. bonds,	52,500 00	45,000 00
Detroit, Hillsdale, and So. West R.R. stock, American Fire Hose Manufacturing Co. stock,	21,300 00	20,000 00
Hallowell Granite Company stock	30,000 00	20,000 00
Mexican Central Railroad bonds	15,480 00	15,000 00
American Loan and Trust Company stock	10,500 00	10,000 00
United States bonds	11,850 00	10,000 00
Bodwell Granite Company stock	13,050 00	8,300 00
Mutual Union Telegraph Company stock	8,000 00	5,400 30
Iowa Central Railroad stock	9,000 00	5,000 00
New Mexico and Southern Pacific R.R. bonds	5,800 00	5,000 00
Bodwell Granite Company stock	7,500 00	5,000 00
Toledo, Cincinnati, and St. Louis R.R. bonds Iron Mountain Railroad bonds Mutual Union Telegraph bonds	5,600 00	5,000 00
United States bonds	4,740 00	4,000 00
Iron Railroad bonds	5,000 00	4,000 00
Toledo, Cincinnati, and St. Louis R.R. bonds	3,750 00	3,000 00
Iron Railroad bonds Chicago sewerage bonds	3,000 00	2,420 00
Sanford Steamship Company stock	3,500 00	1,500 00
South Boston Gas Company stock	5,750 00	1,500 00
South Boston Gas Company stock	1,150 00	1,000 00
	$373,250 00	$310,120 30

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*),	$128,404 00
Stocks, bonds, etc., as per schedule	933,333 85

* Total value of property mortgaged $206,000 00
Amount of insurance held as collateral . . . 98,200 00

Loans on collateral security as per schedule,	$310,120 30	
Cash deposited in various banks	383,861 03	
Interest due and accrued	9,168 33	
Premiums in course of collection (net)	153,542 50	
Notes taken for marine and inland risks	448,105 17	
Gross assets		$2,366,535 18

LIABILITIES.

Losses adjusted unpaid	$20,847 47	
Losses claimed and reported	266,760 00	
Unearned premiums on outstanding risks	653,158 92	
Gross liabilities, except capital		940,766 39
Surplus as regards policy-holders		$1,425,768 79
Paid-up capital		1,000,000 00
Surplus over capital		$425,768 79

INCOME.

Cash rec'd for marine and inl'd premiums,	$1,404,604 17	
Deduct re-insurance and return premiums,	272,755 32	
Net cash rec'd for marine and inl'd prem's,		$1,131,848 85
Interest received on bonds and mortgages		69,834 07
Income from profit and loss account		4,628 21
For increase of capital	$500,000 00	
Gross cash income		$1,206,311 13

EXPENDITURES.

Cash paid for marine and inland losses	$861,411 19	
Deduct salvage and re-insurance	175,595 29	
Net cash paid for marine and inland losses		$685,815 90
Cash dividends paid		75,000 00
Cash paid for commissions and brokerage		77,425 80
for salaries of officers and employés		54,977 16
for state and local taxes		26,161 04
for incidentals		40,637 22
Gross cash expenditures		$960,017 12

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1880	$8,614,418 00	$453,606 71
Marine risks written during 1881	89,015,644 00	1,528,667 24
Total	$97,630,062 00	$1,982,273 95
Deduct risks expired and terminated	83,506,947 00	1,306,445 36
In force at end of year	$14,123,115 00	$675,828 59
Deduct amount re-insured	845,025 00	22,669 67
Net amount in force	$13,278,090 00	$653,158 92

MISCELLANEOUS.

Premiums received from organization of company	$7,001,018 11
Losses paid from organization of company	4,046,467 92
Cash dividends declared from organization of company	330,000 00
Dividends declared during the year	75,000 00
Marine and inland losses incurred during the year	1,009,566 19
Company's stock owned by directors	171,300 00

COMMONWEALTH INSURANCE COMPANY, BOSTON.*

[Incorporated May 6, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, $500,000.

SAMUEL APPLETON, *President.* JAMES BRUERTON, *Secretary.*

Office, No. 30 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$115,000 00	$132,143 75
Vermont and Massachusetts Railroad bonds		12,100 00	12,342 00
Fitchburg Railroad bonds		25,000 00	30,500 00
67 shares	Vermont and Mass. Railroad stock	6,700 00	8,978 00
108 "	Atlas National Bank stock	10,800 00	13,068 00
30 "	Atlantic National Bank stock	3,000 00	4,500 00
41 "	Columbian National Bank stock	4,100 00	5,658 00
38 "	Eliot National Bank stock	3,800 00	4,740 50
11 "	Everett National Bank stock	1,100 00	1,287 00
11 "	Freeman's National Bank stock	1,100 00	1,302 12
4 "	Globe National Bank stock	400 00	444 00
45 "	Hamilton National Bank stock	4,500 00	5,175 00
83 "	Howard National Bank stock	8,300 00	10,292 00
42 "	Hide and Leather Nat'l Bank stock	4,200 00	4,798 50
50 "	Manufacturers' National Bank stock	5,000 00	5,437 50
30 "	Market National Bank stock	3,000 00	3,150 00
5 "	Massachusetts National Bank stock	1,250 00	1,500 00
62 "	Mt. Vernon National Bank stock	6,200 00	8,145 25
100 "	Merchandise National Bank stock	10,000 00	10,500 00
80 "	Revere National Bank stock	8,000 00	9,380 00
7 "	No. America National Bank stock	700 00	791 00
4 "	North National Bank stock	400 00	559 00
41 "	Republic National Bank stock	4,100 00	5,125 00
100 "	Webster National Bank stock	10,000 00	11,225 00
56 "	New England National Bank stock	5,600 00	7,854 00
65 "	City National Bank stock	6,500 00	7,962 50
70 "	State National Bank stock	7,000 00	8,907 50
18 "	Shawmut National Bank stock	1,800 00	2,164 50
25 "	Shoe and Leather Nat'l Bank stock	2,500 00	2,750 00

* The risks of this company were re-insured in the "Commercial Union," Feb. 11, 1882.

	Par value.	Market value.
54 shares Traders' National Bank stock	$5,400 00	$5,265 00
45 " Tremont National Bank stock	4,500 00	5,355 00
4 " Washington National Bank stock	400 00	558 00
10 " People's National Bank stock	1,000 00	1,600 00
29 " Central National Bank stock	5,800 00	5,800 00
8 " Faneuil Hall National Bank stock	800 00	1,026 00
	$290,050 00	$340,284 12

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
City of Chicago bonds	$3,753 75	$3,000 00
13 shares Chic., Burlington, and Quincy R.R.	1,764 75	
10 " Boston and Albany Railroad	1,640 00	10,000 00
10 " South Boston Gas-Light Company	1,140 00	
Union Pacific Railroad bonds	8,470 00	
City of Boston bonds	4,990 00	5,000 00
Chicago and Eastern Illinois Railroad bonds	2,100 00	
100 shares National Tube Works	19,700 00	10,000 00
Toledo, Delphos, and Burlington R.R. bond	725 00	500 00
5 shares Highland Street Railway	700 00	600 00
3 " Hamilton Woolen Company	525 75	
150 " Washington Mills	12,750 00	
78 " Hill Manufacturing Company	8,112 00	
7 " Atlas National Bank	840 00	40,500 00
100 " Atlantic Cotton Mills	17,500 00	
121 " Washington Mills	10,285 00	
1 " Otis Manufacturing Company	1,250 00	
	$96,246 25	$69,600 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$10,000 00
Loans on mortgage of real estate (first liens*),	199,650 00
Interest due or accrued thereon	1,635 17
Stocks, bonds, etc., as per schedule	340,284 12
Loans on collateral security as per schedule	69,600 00
Cash in the office of the company	314 34
Cash deposited in Merchandise National Bank	64,976 76
Interest accrued	2,176 44
Premiums in course of collection (gross)	46,413 65
Rents due and accrued	66 67
Gross assets	$735,117 15

* Value of lands mortgaged $231,800 00
Value of buildings thereon 151,000 00
Amount of insurance held as collateral . . . 130,550 00

Liabilities.

Losses adjusted unpaid	$24,697 25	
claimed and reported	14,491 99	
disputed or resisted	1,350 00	
Total amount of losses	$40,539 24	
Less re-insurance	1,900 00	
Net amount of unpaid losses	$38,639 24	
Unearned premiums on outstanding risks	171,753 95	
Commissions and brokerage	9,282 72	
Gross liabilities except capital		$219,675 91
Surplus as regards policy-holders		$515,441 24
Paid-up capital		500,000 00
Surplus over capital		$15,441 24

Income.

Cash received for fire premiums	$364,019 65	
Deduct re-insurance and return premiums	68,607 35	
Net cash received for fire premiums		$295,412 30
Interest received on bonds and mortgages		10,475 70
Interest and dividends received from all other sources		23,342 93
Income from rents		800 03
Gross cash income		$330,030 96

Expenditures.

Cash paid for fire losses	$206,582 76	
Deduct salvage and re-insurance	5,284 04	
Net cash paid for fire losses		$201,298 72
Cash dividends paid		15,000 00
Cash paid for commissions and brokerage		51,320 72
for salaries of officers and employés		19,150 00
for state and local taxes		11,523 10
for rent		4,000 00
for incidentals		17,298 74
Gross cash expenditures		$319,591 28

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$28,918,814 00	$328,376 13
Fire risks written during 1881	36,662,096 00	367,004 71
Total	$65,580,910 00	$695,380 84
Deduct risks expired and terminated	33,235,996 00	323,961 84
In force at end of year	$32,344,914 00	$371,419 00
Deduct amount re-insured	1,193,434 00	25,162 54
Net amount in force	$31,151,480 00	$346,256 46

MISCELLANEOUS.

Premiums received from organization of company	$1,582,154 71
Losses paid from organization of company	716,404 75
Cash dividends declared from organization of company	100,000 00
Dividends declared during the year (3 per cent)	15,000 00
Fire losses incurred during the year	210,151 21
Company's stock owned by directors	103,900 00

DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[*Incorporated Dec. 30, 1872. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, $300,000.

ARTHUR WM. HOBART, *President.* HENRY F. PERKINS, *Secretary.*

Office, No. 29 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
100 shares	Second National Bank	$10,000 00	$15,000 00
100 "	Merchants' National Bank	10,000 00	14,500 00
100 "	Republic National Bank	10,000 00	12,500 00
100 "	State National Bank	10,000 00	12,725 00
100 "	Suffolk National Bank	10,000 00	12,000 00
100 "	Atlas National Bank	10,000 00	12,100 00
100 "	Howard National Bank	10,000 00	12,300 00
69 "	Hide and Leather National Bank	6,900 00	7,874 63
50 "	New England National Bank	5,000 00	7,012 50
50 "	City National Bank	5,000 00	6,150 00
50 "	Redemption National Bank	5,000 00	6,850 00
44 "	Union National Bank	4,400 00	6,600 00
30 "	Eagle National Bank	3,000 00	3,570 00
7 "	Tremont National Bank	700 00	833 00
Boston and Maine Railroad bonds		10,000 00	12,600 00
Boston and Albany Railroad bonds		10,000 00	12,600 00
Boston and Providence Railroad bonds		10,000 00	12,675 00
Old Colony Railroad bonds		20,000 00	24,287 50
Boston and Lowell Railroad bonds		10,000 00	11,300 00
Fitchburg Railroad bonds		8,000 00	10,160 00
Vermont and Massachusetts Railroad bonds		10,000 00	13,400 00
Eastern Railroad bonds		5,000 00	5,287 50
Revere town bonds		12,000 00	13,200 00
		$195,000 00	$245,525 13

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens *),	$99,450 00
Interest due or accrued thereon	9,854 92
Stocks, bonds, etc., as per schedule	245,525 13

* Value of lands mortgaged	$100,700 00
Value of buildings thereon	102,500 00
Amount of insurance held as collateral	88,050 00

Cash in the office of the company	$5,081 50	
Cash deposited in various banks	12,882 06	
Interest due and accrued	1,210 00	
Premiums in course of collection (net)	488 35	
Gross assets		$374,491 96

Liabilities.

Losses adjusted unpaid	$1,002 00	
Unearned premiums on outstanding risks	61,920 00	
Reclaimable on perpetual fire policies	171 00	
Dividends to stockholders unpaid	1,260 00	
Gross liabilities, except capital		64,353 00
Surplus as regards policy-holders		$310,138 96
Paid-up capital		300,000 00
Surplus over capital		$10,138 96

Income.

Cash received for fire premiums	$34,629 56	
Deduct re-insurance and return premiums	2,789 85	
Net cash received for fire premiums		$31,839 71
Interest received on bonds and mortgages		5,138 13
Interest and dividends received from all other sources		13,658 52
Commissions from other companies		482 20
Gross cash income		$51,118 56

Expenditures.

Cash paid for fire losses	$7,543 39
dividends paid	23,260 00
paid for commissions and brokerage	7,283 39
for salaries of officers and employés	9,200 00
for state and local taxes	5,826 70
for rent and incidentals	4,654 87
Gross cash expenditures	$57,768 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$14,680,834 00	$112,728 50
Fire risks written during 1881	5,029,644 00	34,762 71
Total	$19,710,478 00	$147,491 21
Deduct risks expired and terminated	3,157,903 00	22,437 53
In force at end of year	$16,552,575 00	$125,053 68
Deduct amount re-insured	65,000 00	323 03
Net amount in force	$16,487,575 00	$124,730 65

MISCELLANEOUS.

Premiums received from organization of company	$301,240 23
Losses paid from organization of company	54,839 68
Cash dividends declared from organization of company	171,000 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	7,485 09
Company's stock owned by directors	47,800 00

ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 4, 1873.]

PAID-UP CAPITAL, $200,000.

GEORGE A. CURTIS, *President.* GREENLEAF C. GEORGE, *Secretary.*

Office, No. 63 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds	$15,000 00	$15,150 00
Fitchburg Railroad bonds	60,000 00	62,500 00
Salem city bonds	4,000 00	4,000 00
Cambridge city bonds	11,000 00	11,000 00
Northampton town bonds	20,000 00	22,800 00
Lynn city bonds	4,000 00	4,000 00
Boston city bonds	25,000 00	30,175 00
United States bonds	95,000 00	108,775 00
Massachusetts bonds	15,000 00	16,500 00
165 shares Fitchburg Railroad	16,500 00	22,275 00
25 " Norwich and Worcester Railroad	2,500 00	3,900 00
50 " Old Colony Railroad	5,000 00	6,250 00
50 " Vermont and Massachusetts Railroad,	5,000 00	6,700 00
100 " Shawmut National Bank	10,000 00	12,000 00
37 " Revere National Bank	3,700 00	4,329 00
	$291,700 00	$330,354 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Equitable Trust Company	$2,125 00	$1,500 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens*),	$70,000 00
Interest due or accrued thereon	3,002 80
Stocks, bonds, etc., as per schedule	330,354 00

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* Value of lands mortgaged $52,800 00
Value of buildings thereon 57,500 00
Amount of insurance held as collateral 68,500 00

Loans on collateral security as per schedule	$1,500 00	
Cash in the office of the company	1,564 09	
Cash deposited in National City Bank	7,760 70	
Interest due and accrued	3,887 64	
Premiums in course of collection (gross)	15,812 64	
Notes taken for fire risks	500 00	
Gross assets		$434,381 87

LIABILITIES.

Losses adjusted unpaid	$2,471 00	
claimed and reported	16,933 00	
disputed or resisted	2,000 00	
Unearned premiums on outstanding risks	76,956 25	
Dividends to stockholders unpaid	255 00	
Due and accrued for rent, salaries, etc.	875 00	
Commissions and brokerage	2,000 00	
Gross liabilities, except capital		101,490 25
Surplus as regards policy-holders		$332,891 62
Paid-up capital		200,000 00
Surplus over capital		$132,891 62

INCOME.

Cash received for fire premiums	$150,303 60	
Deduct re-insurance and return premiums	23,142 72	
Net cash received for fire premiums		$127,160 88
Interest received on bonds and mortgages		4,527 88
Interest and dividends received from all other sources		14,534 13
Income from rents		324 62
Gross cash income		$146,547 51

EXPENDITURES.

Cash paid for fire losses	$75,278 08	
Deduct salvage and re-insurance	1,542 59	
Net cash paid for fire losses		$73,735 49
Cash dividends paid		19,745 00
Cash paid for commissions and brokerage		28,118 76
for salaries of officers and employés		12,067 00
for state and local taxes		4,710 93
for rent and incidentals		8,279 09
Gross cash expenditures		$146,656 27

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$11,983,426 00	$141,791 07
Fire risks written during 1881	14,226,929 00	148,485 88
Total	$26,210,355 00	$290,276 95
Deduct risks expired and terminated	12,809,625 00	127,622 33
In force at end of year	$13,400,730 00	$162,654 62
Deduct amount re-insured	565,411 00	8,187 66
Net amount in force	$12,835,319 00	$154,466 96

Miscellaneous.

Premiums received from organization of company	$932,089 93
Losses paid from organization of company	367,029 22
Cash dividends declared from organization of company	150,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	92,321 08
Company's stock owned by directors	26,000 00

EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated 1845. Commenced business 1846.]

Paid-up Capital, $50,000.

Joshua Paine, *President.* Lewis Nickerson, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
80 shares	Freeman's National Bank, Boston	$8,000 00	$9,470 00
45 "	Republic National Bank, Boston	4,500 00	5,625 00
16 "	Hide and Leather Nat'l Bank, Boston,	1,600 00	1,828 00
15 "	Revere National Bank, Boston	1,500 00	1,758 75
15 "	Traders' National Bank, Boston	1,500 00	1,462 50
15 "	State National Bank, Boston	1,500 00	1,890 00
65 "	First National Bank, Provincetown	6,500 00	9,555 00
16 "	Boston and Albany Railroad	1,600 00	2,624 00
		$26,700 00	$34,213 25

Summary of Assets Dec. 31, 1881.

Stocks, bonds, etc., as per schedule	$34,213 25	
Cash in the office of the company	267 35	
Cash deposited in various banks	21,621 70	
Premiums in course of collection (net)	3,281 19	
Notes taken for marine and inland risks	20,190 21	
Gross assets		$79,573 70

Liabilities.

Losses adjusted unpaid	$709 92	
Losses claimed and reported	2,000 00	
Unearned premiums on outstanding risks	19,910 21	
Dividends to stockholders unpaid	3,000 00	
Gross liabilities, except capital		$25,620 13
Surplus as regards policy-holders		$53,953 57
Paid-up capital		50,000 00
Surplus over capital		$3,953 57

Income.

Cash rec'd for marine and inl'd premiums,	$29,899 14	
Deduct re-insurance and return premiums,	20,562 78	
Net cash rec'd for marine and inl'd prem's,		$9,336 36
Interest and dividends received from all sources		1,202 27
Gross cash income		$10,538 63

Expenditures.

Cash paid for marine and inland losses	$787 07
for commissions and brokerage	841 58
for salaries of officers and employés	786 63
for state and local taxes	535 60
for incidentals	267 71
Gross cash expenditures	$3,218 59

Risks and Premiums.

		Premiums.
Marine risks written during 1881	$707,813 00	$33,180 33
Deduct risks expired and terminated	415,795 00	12,990 12
In force at end of year	$292,018 00	$20,190 21
Deduct amount re-insured	6,000 00	280 00
Net amount in force	$286,018 00	$19,910 21

Miscellaneous.

Premiums received from re-organization of company	$12,367 76
Losses paid from re-organization of company	787 07
Cash dividends declared from re-organization of company	3,000 00
Dividends declared during the year (6 per cent)	3,000 00
Marine and inland losses incurred during the year	3,496 99
Company's stock owned by directors	8,000 00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 31, 1872.]

PAID-UP CAPITAL, $300,000.

THOMAS W. TUCKER, *President.* HENRY C. SHORT, *Secretary.*

Office, No. 48 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
City of Boston bonds	$20,000 00	$24,950 00
of Charlestown bonds	63,000 00	74,140 00
of Lowell bonds	15,000 00	17,550 00
of Chelsea bonds	4,000 00	4,720 00
of Somerville bonds	20,000 00	21,000 00
of Fall River bonds	30,000 00	36,900 00
of Cambridge bonds	12,000 00	12,680 00
of Lawrence bonds	18,000 00	21,210 00
of Providence bonds	10,000 00	10,192 50
Eastern Railroad bonds	22,500 00	23,793 75
Worcester and Nashua Railroad bonds	10,000 00	10,100 00
200 shares City National Bank	20,000 00	24,400 00
Note of Manchester Mills	45,000 00	44,589 59
of Continental Mills	25,000 00	24,857 64
of Saratoga Victory Manufacturing Co.	25,000 00	24,781 25
of Hamilton Woolen Company	25,000 00	24,725 69
of Franklin Company	30,000 00	29,570 83
of Burlington Woolen Company	25,000 00	24,659 72
of Hill Manufacturing Company	15,000 00	15,062 50
United States bonds	73,000 00	79,790 00
	$507,500 00	$549,673 47

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Randolph National Bank	$1,800 00	$1,000 00
100 shares Atlantic Cotton Mills	17,500 00	10,000 00
	$19,300 00	$11,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens*),	$187,600 00
Interest due or accrued thereon	2,727 54
Stocks, bonds, etc., as per schedule	549,673 47
Loans on collateral security as per schedule	11,000 00
Cash in the office of the company	264 13

* Value of lands mortgaged $154,000 00
Value of buildings thereon 184,500 00
Amount of insurance held as collateral 189,600 00

Cash deposited in various banks	$15,176 92	
Interest due and accrued	4,292 22	
Premiums in course of collection (gross)	11,369 25	
Premiums more than three months due,	$33 34	
Gross assets		$782,103 53

LIABILITIES.

Losses adjusted unpaid	$5,103 27	
Losses claimed and reported	5,613 05	
Unearned premiums on outstanding risks	109,710 56	
Dividends to stockholders unpaid	355 00	
Due and accrued for rents, salaries, etc.	2,500 00	
State and local taxes	1,200 00	
Commissions and brokerage	561 36	
Re-insurance	65 50	
Gross liabilities, except capital		125,108 74
Surplus as regards policy-holders		$656,994 79
Paid-up capital		300,000 00
Surplus over capital		$356,994 79

INCOME.

Cash received for fire premiums	$143,746 89	
Deduct re-insurance and return premiums	13,054 41	
Net cash received for fire premiums		$130,692 48
Interest received on bonds and mortgages		9,298 50
Interest and dividends received from all other sources		25,937 04
Gross cash income		$165,928 02

EXPENDITURES.

Cash paid for fire losses	$68,076 55	
Deduct salvage and re-insurance	276 89	
Net cash paid for fire losses		$67,799 66
Cash dividends paid		29,825 00
Cash paid for commissions and brokerage		26,286 58
for salaries of officers and employés		12,350 00
for state and local taxes		8,166 02
for rent		4,000 00
for incidentals		3,093 33
Gross cash expenditures		$151,520 59

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$18,304,113 00	$208,082 92
Fire risks written during 1881	14,663,038 00	141,060 14
Total	$32,967,151 00	$349,143 06
Deduct risks expired and terminated	12,797,797 00	121,359 98
In force at end of year	$20,169,354 00	$227,783 08
Deduct amount re-insured	159,236 00	2,105 02
Net amount in force	$20,010,118 00	$225,678 06

Miscellaneous.

Premiums received from organization of company	$1,273,085 02
Losses paid from organization of company	534,741 72
Cash dividends declared from organization of company	225,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	74,116 98
Company's stock owned by directors	15,900 00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April, 1868. Commenced business Jan. 1, 1869.]

Paid-up Capital, $200,000.

Charles B. Pratt, *President.* R. James Totman, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
City of Springfield bonds	$6,000 00	$7,800 00
of Worcester bonds	3,500 00	4,095 00
of New London bonds	10,000 00	13,000 00
Boston, Barre, and Gardner Railroad bonds	20,500 00	22,960 00
Worcester and Nashua Railroad bonds	500 00	505 00
Nashua and Rochester Railroad bonds	11,000 00	11,110 00
Providence and Worcester Railroad stock	6,500 00	8,710 00
118 shares First National Bank, Worcester	11,800 00	18,526 00
	$69,800 00	$86,706 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$3,200 00
Loans on mortgage of real estate (first liens *),	133,600 00
Interest due or accrued thereon	2,091 87

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* Total value of property mortgaged $273,100 00
Amount of insurance held as collateral 77,505 00

Stocks, bonds, etc., as per schedule	$86,706 00	
Cash in the office of the company	4,117 97	
Cash deposited in bank	39,697 60	
Interest due and accrued	657 89	
Premiums in course of collection (gross)	13,931 43	
Rents due and accrued	81 11	
Gross assets		$284,083 87

LIABILITIES.

Losses adjusted unpaid	$7,765 35	
claimed and reported	7,145 00	
disputed or resisted	1,219 00	
Unearned premiums on outstanding risks	45,318 82	
Commissions and brokerage	2,786 28	
Gross liabilities, except capital		64,234 45
Surplus as regards policy-holders		$219,849 42
Paid-up capital		200,000 00
Surplus over capital		$19,849 42

INCOME.

Cash received for fire premiums	$106,016 07	
Deduct re-insurance and return premiums	18,170 73	
Net cash received for fire premiums		$87,845 34
Interest received on bonds and mortgages		9,672 54
Interest and dividends received from all other sources		9,200 38
Income from commissions and brokerage		2,700 00
Gross cash income		$109,418 26

EXPENDITURES.

Cash paid for fire losses	$62,299 17	
Deduct salvage and re-insurance	3,958 39	
Net cash paid for fire losses		$58,340 78
Cash dividends paid		6,000 00
Cash paid for commissions and brokerage		18,707 94
for salaries of officers and employés		6,600 00
for state and local taxes		4,503 16
for incidentals		6,801 61
Gross cash expenditures		$100,953 49

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$7,755,471 00	$104,687 90
Fire risks written during 1881	9,303,196 00	107,640 18
Total	$17,058,667 00	$212,328 08
Deduct risks expired and terminated	9,528,507 00	111,769 78
In force at end of year	$7,530,160 00	$100,558 30
Deduct amount re-insured	824,323 00	9,539 28
Net amount in force	$6,705,837 00	$91,019 02

MISCELLANEOUS.

Premiums received from organization of company	$1,566,556 56
Losses paid from organization of company	1,000,926 78
Cash dividends declared from organization of company	92,000 00
Dividends declared during the year (3 per cent)	6,000 00
Fire losses incurred during the year	66,211 05
Company's stock owned by directors	81,900 00

FRANKLIN INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 4, 1873. Commenced business Feb. 15, 1873.]

PAID-UP CAPITAL, $200,000.

E. B. WHITNEY, *President.* A. T. BYRNES, *Secretary.*

Office, No. 66 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$10,000 00	$11,850 00
City of Boston bonds	25,000 00	30,200 00
City of Worcester bonds	5,000 00	5,850 00
Eastern Railroad bonds	7,000 00	7,420 00
Fitchburg Railroad bonds	5,000 00	5,500 00
Boston and Lowell Railroad bonds	5,000 00	5,250 00
Boston, Clinton, and Fitchburg Railroad bonds	8,000 00	8,320 00
Town of Medford bonds	15,000 00	15,750 00
Malden and Melrose Gas Company bonds	2,000 00	2,000 00
100 shares Jamaica Plain Gas Company	10,000 00	12,775 00
50 shares Merchandise National Bank	5,000 00	5,250 00
	$97,000 00	$110,165 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
200 shares Boston Wharf Company	$9,000 00	$4,000 00
11 " Boylston National Bank	1,375 00	1,686 00
9 " Russell Mills	990 00	
130 " Alliance Insurance Company	3,250 00	3,250 00
	$14,615 00	$8,936 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$53,000 00
Loans on mortgage of real estate (first liens *)	30,300 00

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* Value of lands mortgaged $18,200 00
Value of buildings thereon 27,700 00
Amount of insurance held as collateral 22,000 00

Interest due or accrued thereon	$3,118 58	
Stocks, bonds, etc., as per schedule	110,165 00	
Loans on collateral security as per schedule	8,936 00	
Cash in the office of the company	329 42	
Cash deposited in various banks	15,718 39	
Interest due and accrued	2,371 00	
Premiums in course of collection (gross)	16,912 34	
Rents due and accrued	428 75	
Premiums more than three months due, $52.85		
Gross assets		$241,279 48

LIABILITIES.

Losses adjusted unpaid	$3,168 85	
Unearned premiums on outstanding risks	34,890 29	
Commissions and brokerage	679 24	
Gross liabilities, except capital		38,738 38
Surplus as regards policy-holders		$202,541 10
Paid-up capital		200,000 00
Surplus over capital		$2,541 10

INCOME.

Cash received for fire premiums	$51,843 96	
Deduct re-insurance and return premiums	3,703 65	
Net cash received for fire premiums		$48,140 31
Interest received on bonds and mortgages		438 00
Interest and dividends received from all other sources		4,976 29
Income from rents		2,038 74
Gross cash income		$55,593 34

EXPENDITURES.

Cash paid for fire losses	$36,113 34	
Deduct salvage and re-insurance	1,745 78	
Net cash paid for fire losses		$34,367 56
Cash paid for commissions and brokerage		10,935 56
for salaries of officers and employés		7,540 00
for state and local taxes		1,779 72
for incidentals		3,439 53
Gross cash expenditures		$58,062 37

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$5,986,455 00	$68,867 18
Fire risks written during 1881	5,427,827 00	58,087 72
Total	$11,414,282 00	$126,954 90
Deduct risks expired and terminated	5,276,809 00	54,701 96
In force at end of year	$6,137,473 00	$72,252 94
Deduct amount re-insured	12,160 00	80 05
Net amount in force	$6,125,313 00	$72,172 89

MISCELLANEOUS.

Premiums received from organization of company	$781,133 50
Losses paid from organization of company	418,745 15
Cash dividends declared from organization of company	78,000 00
Fire losses incurred during the year	32,340 64
Company's stock owned by directors	18,500 00

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

PAID-UP CAPITAL, $100,000.

ROBERT R. FEARS, *President.* JOHN CUNNINGHAM. *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
44 shares	Gloucester National Bank	$4,400 00	$5,808 00
100 "	Cape Ann National Bank	10,000 00	15,400 00
20 "	North National Bank	2,000 00	2,800 00
50 "	Exchange National Bank	5,000 00	6,756 25
75 "	Revere National Bank	7,500 00	8,700 00
20 "	First National Bank	2,000 00	4,180 00
10 "	Commonwealth National Bank	1,000 00	1,145 00
10 "	Redemption National Bank	1,000 00	1,370 00
36 "	Eliot National Bank	3,600 00	4,482 00
30 "	Second National Bank	3,000 00	4,500 00
20 "	Washington National Bank	2,000 00	2,790 00
6 "	Howard National Bank	600 00	754 50
7 "	Boston National Bank	700 00	882 00
10 "	Great Falls Railroad	1,000 00	275 00
25 "	Fitchburg Railroad	2,500 00	3,325 00
35 "	Old Colony Railroad	3,500 00	4,392 50
20 "	Boston and Albany Railroad	2,000 00	3,230 00
Eastern Railroad bonds		6,500 00	6,890 00
Chicago, Burlington, and Quincy R.R. bonds		2,000 00	2,520 00
Boston city bonds		4,000 00	4,960 00
Cambridge city bonds		5,000 00	6,100 00
		$69,300 00	$91,260 25

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens *),	$28,850 00
Interest due or accrued thereon	432 82
Stocks, bonds, etc., as per schedule	91,260 25
Cash in the office of the company	44 91

* Value of lands mortgaged	$24,700 00
Value of buildings thereon	35,300 00
Amount of insurance held as collateral	34,900 00

Cash deposited in City National Bank	$11,532 15	
Premiums in course of collection (gross)	2,660 95	
Notes taken for marine and inland risks	4,923 00	
Gross assets		$139,704 08

Liabilities.

Losses adjusted unpaid	$2,335 32	
Unearned premiums on outstanding risks	23,734 54	
Due and accrued for rent, salaries, etc.	375 74	
Commissions and brokerage	399 85	
Gross liabilities, except capital		26,845 45
Surplus as regards policy-holders		$112,858 63
Paid-up capital		100,000 00
Surplus over capital		$12,858 63

Income.

Cash received for fire premiums	$28,145 51	
Deduct re-insurance and return premiums	2,464 34	
Net cash received for fire premiums		$25,681 17
Cash received for marine and inland premiums	$8,162 82	
Deduct re-insurance and return premiums	753 29	
Net cash received for marine and inland prem's,		7,409 53
Interest received on bonds and mortgages		1,618 79
Interest and dividends received from all other sources		4,805 91
Return taxes, etc.		920 56
Gross cash income		$40,435 96

Expenditures.

Cash paid for fire losses	$18,776 72	
Deduct salvage and re-insurance	257 79	
Net cash paid for fire losses		$18,518 93
Cash paid for marine and inland losses	$6,606 19	
Deduct salvage and re-insurance	118 07	
Net cash paid for marine and inland losses		6,488 12
Cash dividends paid		10,172 50
Cash paid for commissions and brokerage		4,177 67
for salaries of officers and employés		4,113 54
for state and local taxes		1,716 67
interest		26 67
Gross cash expenditures		$45,214 10

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$2,598,727 00	$35,253 16
Fire risks written during 1881	2,431,743 00	28,585 50
Total	$5,030,470 00	$63,838 66
Deduct risks expired and terminated	2,080,394 00	26,134 99
In force at end of year	$2,950,076 00	$37,703 67
Deduct amount re-insured	4,500 00	45 00
Net amount in force	$2,945,576 00	$37,658 67
Marine risks outstanding Dec. 31, 1880	$59,450 00	$3,970 75
Marine risks written during 1881	232,446 00	8,411 08
Total	$291,896 00	$12,381 83
Deduct risks expired and terminated	221,071 00	7,954 45
In force at end of year	$70,825 00	$4,427 38

Miscellaneous.

Premiums received from organization of company	$574,071 12
Losses paid from organization of company	445,193 72
Cash dividends declared from organization of company	57,500 00
Dividends declared during the year (10 per cent)	10,000 00
Fire losses incurred during the year	18,308 87
Marine and inland losses incurred during the year	6,899 96
Company's stock owned by directors	41,000 00

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 9, 1873. Commenced business Jan. 9, 1873.]

Paid-up Capital, $500,000.

Samuel Appleton, *President.* Samuel H. Wise, *Secretary.*

Office, No. 59 State Street.

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
150 shares	Hamilton National Bank	$15,000 00	$17,231 25
282 "	National City Bank	28,200 00	34,540 00
150 "	Shawmut National Bank	15,000 00	18,150 00
200 "	Shoe and Leather National Bank	20,000 00	22,000 00
250 "	Second National Bank	25,000 00	37,500 00
268 "	National Eagle Bank	26,800 00	31,892 00
300 "	Atlas National Bank	30,000 00	36,300 00
40 "	Atlantic National Bank	4,000 00	6,000 00

	Par value.	Market value.
75 shares State National Bank	$7,500 00	$9,543 75
Boston and Lowell Railroad bonds	100,000 00	121,125 00
Cheshire Railroad bonds	52,000 00	56,160 00
Middlesex Railroad bonds	25,000 00	30,000 00
40 shares Somerville Railroad stock	2,000 00	2,000 00
	$350,500 00	$422,442 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
35 shares Carver Cotton Gin Company	–	$9,200 00
425 tons pig iron	–	
210 shares Washington Mills	–	15,700 00
200 " Union Pacific Railroad	$23,600 00	25,000 00
50 " Chic., Burlington, and Quincy R.R.	6,850 00	
270 " Atchison, Top., and Santa Fé R.R.	25,582 50	20,000 00
Union Pacific bonds	29,187 50	25,000 00
New York and New England Railroad bonds	23,600 00	50,000 00
New Mexico and So. Pacific R.R. bonds	11,400 00	
Atchison, Topeka, and Santa Fé R.R. bonds	23,750 00	
		$144,900 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$80,000 00	
Loans on mortgage of real estate (first liens*)	52,725 00	
Interest due or accrued thereon	3,928 72	
Stocks, bonds, etc., as per schedule	422,442 00	
Loans on collateral security as per schedule,	144,900 00	
Cash in the office of the company	9,467 19	
Cash deposited in b'k and with English bankers,	215,488 46	
Interest due and accrued	4,131 24	
Premiums in course of collection (net)	92,265 61	
Notes taken for marine and inland risks	29,026 09	
Rents due and accrued	1,250 00	
Loaned on personal security	$1,100 00	
Gross assets		$1,055,624 31

Liabilities.

Losses claimed and reported	$95,154 14	
Losses disputed or resisted	6,225 00	
Total amount of losses	$101,379 14	
Less re-insurance and salvage	6,327 66	
Net amount of unpaid losses	$95,051 48	

* Total value of property mortgaged $93,000 00
Amount of insurance held as collateral . . . 28,000 00

Unearned premiums on outstanding risks	$343,197 78	
Dividends to stockholders unpaid	50 00	
Gross liabilities, except capital		$438,299 26
Surplus as regards policy-holders		$617,325 05
Paid-up capital		500,000 00
Surplus over capital		$117,325 05

Income.

Cash received for fire premiums	$597,804 28	
Deduct re-insurance and return premiums	110,755 53	
Net cash received for fire premiums		$487,048 75
Cash rec'd for marine and inl'd premiums,	$482,004 49	
Deduct re-insurance and return premiums,	147,580 55	
Net cash rec'd for marine and inl'd prem's,		334,423 94
Interest received on bonds and mortgages		3,358 55
Interest and dividends received from all other sources		45,966 57
Income from rents		5,504 62
Gross cash income		$876,302 43

Expenditures.

Cash paid for fire losses	$391,609 97	
Deduct salvage and re-insurance	23,102 65	
Net cash paid for fire losses		$368,507 32
Cash paid for marine and inland losses	$534,331 64	
Deduct salvage and re-insurance	112,371 29	
Net cash paid for marine and inland losses,		421,960 35
Cash dividends paid		49,950 00
Cash paid for commissions and brokerage		132,629 81
for salaries of officers and employés		27,339 14
for state and local taxes		20,018 36
for incidentals		91,638 29
Gross cash expenditures		$1,112,073 27

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$73,401,807 00	$475,625 80
Fire risks written during 1881	97,853,692 00	608,788 03
Total	$171,255,499 00	$1,084,413 83
Deduct risks expired and terminated	71,076,052 00	439,682 29
In force at end of year	$100,179,447 00	$644,731 54
Deduct amount re-insured	4,389,670 00	30,369 06
Net amount in force	$95,789,777 00	$614,362 48

		Premiums.
Marine risks outstanding Dec. 31, 1880	$4,463,960 00	$178,752 04
Marine risks written during 1881	55,628,960 00	460,795 92
Total	$60,092,920 00	$639,547 96
Deduct risks expired and terminated	56,914,412 00	593,132 03
In force at end of year	$3,178,508 00	$46,415 93
Deduct amount re-insured	89,956 00	2,218 98
Net amount in force	$3,088,552 00	$44,196 95

MISCELLANEOUS.

Premiums received from organization of company	$5,339,880 62
Losses paid from organization of company	3,080,207 22
Cash dividends declared from organization of company	375,000 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	449,898 46
Marine and inland losses incurred during the year	533,131 64
Company's stock owned by directors	42,400 00

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May, 1823.]

PAID-UP CAPITAL, $400,000.

GEORGE R. ROGERS, *President.* B. F. FIELD, Jun., *Secretary.*

Office, No. 58 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
100 shares	Atlantic National Bank	$10,000 00	$15,000 00
200 "	City National Bank	20,000 00	24,600 00
200 "	Columbian National Bank	20,000 00	27,600 00
214 "	Eagle National Bank	21,400 00	25,466 00
300 "	Globe National Bank	30,000 00	33,300 00
120 "	Hamilton National Bank	12,000 00	13,680 00
160 "	New England National Bank	16,000 00	22,400 00
200 "	North National Bank	20,000 00	27,800 00
37 "	Railroad National Bank	3,700 00	4,514 00
178 "	State National Bank	17,800 00	22,606 00
535 "	Suffolk National Bank	53,500 00	64,200 00
200 "	Tremont National Bank	20,000 00	23,800 00
200 "	Union National Bank	20,000 00	30,000 00
200 "	Boston and Providence Railroad	20,000 00	32,200 00
100 "	Lyman Mills	10,000 00	11,900 00
United States bonds		15,000 00	17,100 00
New Bedford Railroad bonds		30,000 00	33,600 00

	Par value.	Market value.
Boston and Albany Railroad bonds	$30,000 00	$37,800 00
Boston and Maine Railroad bonds	10,000 00	12,600 00
Fitchburg Railroad bonds	25,000 00	31,750 00
Boston and Lowell Railroad bonds	25,000 00	29,550 00
Boston city bonds	65,000 00	81,087 00
Charlestown bonds	10,000 00	11,800 00
	$504,400 00	$634,353 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares State National Bank	$1,270 00	
16 " Atlantic Cotton Mills	2,768 00	$3,100 00
13 " Tremont and Suffolk Mills	2,275 00	
City of Providence bonds	1,250 00	1,000 00
City of Lawrence bonds	1,200 00	1,000 00
United States bonds	1,755 00	1,550 00
255 shares Atchison, Top., and Santa Fé R.R.	24,161 00	20,000 00
	$34,679 00	$26,650 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens *),	$41,500 00	
Interest due or accrued thereon	565 63	
Stocks, bonds, etc., as per schedule	634,353 00	
Loans on collateral security as per schedule	26,650 00	
Cash in the office of the company	1,681 36	
Cash deposited in various banks	15,795 62	
Interest due and accrued	5,834 35	
Premiums in course of collection (gross)	3,679 69	
Notes taken for marine and inland risks	35,929 22	
Gross assets		$765,988 87

Liabilities.

Losses claimed and reported	$55,400 00	
Unearned premiums on outstanding risks	124,172 18	
Due and accrued for rent, salaries, etc.	1,500 00	
Commissions and brokerage	360 00	
Gross liabilities, except capital		181,432 18
Surplus as regards policy-holders		$584,556 69
Paid-up capital		400,000 00
Surplus over capital		$184,556 69

* Value of lands mortgaged $24,800 00
Value of buildings thereon 34,700 00
Amount of insurance held as collateral . . . 41,000 00

Income.

Cash paid for fire premiums	$142,729 77	
Deduct re-insurance and return premiums	17,604 62	
Net cash received for fire premiums		$125,125 15
Cash rec'd for marine and inl'd premiums,	$85,228 03	
Deduct re-insurance and return premiums,	15,344 04	
Net cash rec'd for marine and inl'd prem's,		69,883 99
Interest received on bonds and mortgages		2,676 25
Interest and dividends received from all other sources		32,360 16
Gross cash income		$230,045 55

Expenditures.

Cash paid for fire losses		$69,452 90
Cash paid for marine and inland losses	$60,296 34	
Deduct salvage and re-insurance	6,608 89	
Net cash paid for marine and inland losses,		53,687 45
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		30,883 21
for salaries of officers and employés		12,800 00
for state and local taxes		5,752 06
for rent and incidentals		12,157 27
Gross cash expenditures		$224,732 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$19,023,781 00	$140,682 96
Fire risks written during 1881	17,218,997 00	143,173 04
Total	$36,242,778 00	$283,856 00
Deduct risks expired and terminated	17,797,125 00	115,813 21
In force at end of year	$18,445,653 00	$168,042 79
Deduct amount re-insured	519,984 00	5,181 35
Net amount in force	$17,925,669 00	$162,861 44
Marine risks outstanding Dec. 31, 1880	$4,653,922 00	$48,618 61
Marine risks written during 1881	4,077,310 00	47,035 12
Total	$8,731,232 00	$95,653 73
Deduct risks expired and terminated	4,452,658 00	53,245 93
In force at end of year	$4,278,574 00	$42,407 80
Deduct amount re-insured	89,178 00	1,495 79
Net amount in force	$4,189,396 00	$40,912 01

MISCELLANEOUS.

Premiums received from organization of company	$5,348,770 00
Losses paid from organization of company	4,091,460 32
Cash dividends declared from organization of company	1,774,500 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	96,392 65
Marine and inland losses incurred during the year	69,755 66
Company's stock owned by directors	26,800 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 24, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL $300,000.

GEORGE F. OSBORNE, *President.* EUGENE B. HINKLEY, *Secretary.*

Office, No. 64 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
700 shares Tremont National Bank	$70,000 00	$84,000 00
100 " Union National Bank	10,000 00	15,000 00
30 " Massachusetts National Bank	7,500 00	9,000 00
75 " Hamilton National Bank	7,500 00	8,625 00
101 " Suffolk National Bank	10,100 00	12,120 00
36 " Globe National Bank	3,600 00	3,996 00
112 " Revere National Bank	11,200 00	13,132 00
16 " Everett National Bank	1,600 00	1,872 00
27 " Shoe and Leather National Bank	2,700 00	2,970 00
22 " Redemption National Bank	2,200 00	3,014 00
100 " Boston and Providence Railroad	10,000 00	16,100 00
United States bonds	50,000 00	57,250 00
Boston and Maine Railroad bonds	30,000 00	37,800 00
Burl'ton and Missouri R. R.R. (in Neb.) bonds,	24,000 00	27,600 00
Fitchburg Railroad bonds	10,000 00	12,700 00
Union Pacific Railroad bonds	50,000 00	56,250 00
Kansas Pacific Railroad bonds	35,000 00	38,150 00
Oregon Railway and Navigation Co. bonds	30,000 00	33,000 00
City of Fitchburg bonds	30,000 00	34,800 00
Brookline water bonds	10,000 00	13,300 00
	$405,400 00	$480,679 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$480,679 00
Cash in the office of the company	6,322 32
Cash deposited in Tremont National Bank	20,677 18

Interest due and accrued	$5,220 00	
Premiums in course of collection (gross)	13,396 07	
Notes taken for marine and inland risks	22,315 20	
Gross assets		$548,609 77

LIABILITIES.

Losses claimed and reported	$24,000 00	
Unearned premiums on outstanding risks	84,122 91	
Commissions and brokerage	1,300 00	
Re-insurance	122 50	
Gross liabilities, except capital		109,545 41
Surplus as regards policy-holders		439,064 36
Paid-up capital		300,000 00
Surplus over capital		$139,064 36

INCOME.

Cash received for fire premiums	$105,640 59	
Deduct re-insurance and return premiums	8,577 02	
Net cash received for fire premiums		$97,063 57
Cash received for marine and inland premiums,	$43,902 97	
Deduct re-insurance and return premiums	1,384 81	
Net cash rec'd for marine and inland premiums,		42,518 16
Interest and dividends received from all sources		24,822 84
Gross cash income		$164,404 57

EXPENDITURES.

Cash paid for fire losses		$55,611 12
Cash paid for marine and inland losses	$35,444 04	
Deduct salvage and re-insurance	573 91	
Net cash paid for marine and inland losses		34,870 13
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		17,425 18
for salaries of officers and employés		15,158 51
for state and local taxes		5,986 49
for rent		3,014 06
for incidentals		2,933 84
Gross cash expenditures		$164,999 33

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$8,938,468 00	$104,867 56
Fire risks written during 1881	9,670,119 00	99,103 92
Total	$18,608,587 00	$203,971 48
Deduct risks expired and terminated	8,619,058 00	86,063 71
In force at end of year	$9,989,529 00	$117,907 77
Deduct amount re-insured	10,000 00	23 50
Net amount in force	$9,979,529 00	$117,884 27

Marine risks outstanding Dec. 31, 1880	$1,501,797 00	$33,032 62
Marine risks written during 1881	1,433,071 00	26,185 74
Total	$2,934,868 00	$59,218 36
Deduct risks expired and terminated	1,209,734 00	33,663 58
In force at end of year	$1,725,134 00	$25,554 78
Deduct amount re-insured	9,800 00	122 50
Net amount in force	$1,715,334 00	$25,432 28

MISCELLANEOUS.

Premiums received from organization of company	$1,688,890 43
Losses paid from organization of company	1,096,492 53
Cash dividends declared from organization of company	240,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	74,111 12
Marine and inland losses incurred during the year	33,944 04
Company's stock owned by directors	42,600 00

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $200,000.

ALBERT BOWKER, *President.* EUGENE E. PATRIDGE, *Secretary.*

Office, No. 70 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$58,941 25
Cambridge city bonds	10,000 00	10,300 00
Eastern Railroad bonds	11,000 00	11,632 50
Chicago, Milwaukee, and St. Paul R.R. bonds	5,000 00	5,950 00
Toledo, Delphos, and Burlington R.R. bonds	5,000 00	4,500 00
Columbian National Bank stock	5,000 00	6,900 00
Eliot National Bank stock	10,000 00	12,500 00
Exchange National Bank stock	1,700 00	2,278 00
Hide and Leather National Bank stock	2,900 00	3,309 62
Globe National Bank stock	10,000 00	11,100 00
Merchants' National Bank stock	15,000 00	21,750 00
Old Boston National Bank stock	7,350 00	9,077 25
Suffolk National Bank stock	10,000 00	12,000 00
Shoe and Leather National Bank stock	4,300 00	4,730 00
State National Bank stock	10,000 00	12,725 00
City National Bank stock	5,000 00	6,150 00
	$162,250 00	$193,843 62

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Old Colony Railroad stock	$251 00	$180 00
Boston, Revere Beach, and Lynn R.R. bonds	3,487 50	5,000 00
Union Railway stock	2,016 00	
Union Pacific Railroad bonds	1,140 00	1,000 00
Atlantic and Pacific Railroad bonds	4,850 00	14,035 00
Atchison, Topeka, and Santa Fé R.R. stock	14,212 50	
Sioux City and Pacific Railroad Bonds	3,090 00	2,500 00
	$29,047 00	$22,715 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$45,484 92	
Loans on mortgage of real estate (first liens *)	54,778 40	
Interest due or accrued thereon	1,677 44	
Stocks, bonds, etc., as per schedule	193,843 62	
Loans on collateral security as per schedule	22,715 00	
Cash in the office of the company	4,083 57	
Cash deposited in Merchants' National Bank	3,580 28	
Interest due and accrued	319 26	
Premiums in course of collection (gross)	3,704 59	
Rents due and accrued	292 80	
Chattel mortgage	800 00	
Premiums more than three months due, $203 15		
Gross assets		$331,279 88

Liabilities.

Losses adjusted unpaid	$55 20	
Losses claimed and reported	3,028 00	
Unearned premiums on outstanding risks	45,116 02	
Due and accrued for rent, salaries, etc.	748 50	
State and local taxes	521 73	
Commissions and brokerage	465 49	
Re-insurance	206 43	
Gross liabilities, except capital		50,141 37
Surplus as regards policy-holders		$281,138 51
Paid-up capital		200,000 00
Surplus over capital		$81,138 51

* Value of lands mortgaged $47,550 00
Value of buildings thereon 61,700 00
Amount of insurance held as collateral 51,100 00

Income.

Cash received for fire premiums	$59,500 19	
Deduct re-insurance and return premiums	5,986 22	
Net cash received for fire premiums		$53,513 97
Interest received on bonds and mortgages		5,293 45
Interest and dividends received from all other sources		10,357 93
Income from rents		1,638 90
Gross cash income		$70,804 25

Expenditures.

Cash paid for fire losses	$30,712 66	
Deduct salvage and re-insurance	67 61	
Net cash paid for fire losses		$30,645 05
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		6,401 64
for salaries of officers and employés		11,857 32
for state and local taxes		3,795 01
for rent and incidentals		4,033 87
Gross cash expenditures		$76,732 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$10,881,963 00	$89,062 08
Fire risks written during 1881	9,269,481 00	59,373 74
Total	$20,151,444 00	$148,435 82
Deduct risks expired and terminated	8,201,672 00	51,994 11
In force at end of year	$11,949,772 00	$96,441 71
Deduct amount re-insured	326,044 00	2,451 43
Net amount in force	$11,623,728 00	$93,990 28

Miscellaneous.

Premiums received from organization of company	$537,149 91
Losses paid from organization of company	161,303 48
Cash dividends declared from organization of company	160,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	29,900 53
Company's stock owned by directors	18,500 00

PRESCOTT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 27, 1872. Commenced business Jan. 15, 1873.]

PAID-UP CAPITAL, $200,000.

FRANKLIN GREENE, *President.* FRANCIS H. STEVENS, *Secretary.*

Office, No. 56 Devonshire Street, Boston.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
625 shares	Webster National Bank	$62,500 00	$70,000 00
112 "	Atlas National Bank	11,200 00	13,552 00
203 "	Eliot National Bank	20,300 00	25,172 00
10 "	Eagle National Bank	1,000 00	1,190 00
100 "	Merchandise National Bank	10,000 00	10,400 00
125 "	Market National Bank	12,500 00	13,125 00
50 "	New England National Bank	5,000 00	7,012 50
120 "	Tremont National Bank	12,000 00	14,280 00
125 "	Second National Bank	12,500 00	18,750 00
48 "	Blackstone National Bank	4,800 00	5,424 00
60 "	Merchants' National Bank	6,000 00	8,700 00
100 "	State National Bank	10,000 00	12,700 00
100 "	Globe National Bank	10,000 00	11,100 00
Boston and Lowell Railroad bonds		25,000 00	30,500 00
Eastern Railroad bonds		25,000 00	26,437 50
Kansas City, Lawrence, and So. R.R. bonds		25,000 00	25,875 00
Cin., Ind., St. Louis, and Chicago R.R. bonds,		10,000 00	10,200 00
City of Cincinnati bonds		25,000 00	32,625 00
City of Cleveland bonds		20,000 00	20,600 00
		$307,800 00	$357,643 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Kansas City, Fort Scott, and Gulf R.R. bonds,	$16,500 00	$10,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$11,000 00	
Stocks, bonds, etc., as per schedule	357,643 00	
Loans on collateral security as per schedule	10,000 00	
Cash in the office of the company	8,853 53	
Cash deposited in Commonwealth Bank	9,338 18	
Interest due and accrued	2,245 82	
Premiums in course of collection (gross)	12,706 64	
Gross assets		$411,787 17

Liabilities.

Losses adjusted unpaid	$15,435 88	
claimed and reported	8,500 00	
disputed or resisted	995 88	
Total amount of losses	$24,931 76	
Less re-insurance	941 19	
Net amount of unpaid losses	$23,990 57	
Unearned premiums on outstanding risks	110,952 08	
Commissions and brokerage	2,366 07	
Gross liabilities, except capital		$137,308 72
Surplus as regards policy-holders		$274,478 45
Paid-up capital		200,000 00
Surplus over capital		$74,478 45

Income.

Cash received for fire premiums	$197,996 90	
Deduct re-insurance and return premiums	23,752 24	
Net cash received for fire premiums		$174,244 66
Interest and dividends received from all sources		18,395 69
Gross cash income		$192,640 35

Expenditures.

Cash paid for fire losses	$131,073 39	
Deduct salvage and re-insurance	2,806 22	
Net cash paid for fire losses		$128,267 17
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		34,596 41
for salaries of officers and employés		9,310 00
for state and local taxes		3,541 48
for rent		2,500 00
for incidentals		9,793 40
Gross cash expenditures		$208,008 46

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$16,228,749 00	$190,895 94
Fire risks written during 1881	18,240,285 00	195,851 52
Total	$34,469,034 00	$386,747 46
Deduct risks expired and terminated	15,163,059 00	159,838 73
In force at end of year	$19,305,975 00	$226,908 73
Deduct amount re-insured	413,938 00	4,392 50
Net amount in force	$18,892,037 00	$222,516 23

MISCELLANEOUS.

Premiums received from organization of company	$1,362,842 38
Losses paid from organization of company	650,283 76
Cash dividends declared from organization of company	150,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	131,148 90

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

PAID-UP CAPITAL, $100,000.

WILLIAM NORTHEY, *President.* F. P. RICHARDSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$52,337 50
Burl'ton and Missouri R. R.R. (in Neb.) bonds,	6,000 00	6,900 00
Cedar Rapids and Missouri Railroad bonds	5,000 00	6,000 00
Vermont Cent. and Vt. and Canada R.R. bonds,	5,000 00	2,575 00
Phila., Wilmington, and Baltimore R.R. bonds,	5,000 00	5,250 00
Fremont, Elkhorn, and Mo. Val. R.R. bonds	8,500 00	8,500 00
Cleveland city bonds	10,000 00	12,500 00
Providence city bonds	5,000 00	5,750 00
Cambridge city bonds	10,000 00	12,400 00
Louisville city bonds	5,000 00	5,400 00
Manhattan Beach Improvement Company bonds,	5,000 00	4,600 00
30 shares Mercantile National Bank, Salem	3,000 00	3,600 00
81 " Merchants' National Bank, Salem	4,050 00	5,670 00
73 " Exchange National Bank, Salem	7,300 00	8,760 00
98 " First National Bank, Salem	9,800 00	11,956 00
100 " Naumkeag National Bank, Salem	10,000 00	16,000 00
93 " North National Bank, Boston	9,300 00	12,996 75
100 " Second National Bank, Boston	10,000 00	15,000 00
100 " Webster National Bank, Boston	10,000 00	11,200 00
75 " Commerce National Bank, Boston	7,500 00	9,675 00
51 " Atlantic National Bank, Boston	5,100 00	7,650 00
30 " Merchants' National Bank, Boston	3,000 00	4,350 00
16 " Shawmut National Bank, Boston	1,600 00	1,924 00
21 " Boston National Bank, Boston	2,100 00	2,625 00
	$197,250 00	$233,619 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
148 shares Asbestos Packing Company	$5,624 00	$3,000 00
300 shares Insurance Co. of North America	10,050 00	7,000 00
Burlington and Mo. R. R.R. (in Neb.) bonds	1,380 00	
Louisville city bonds	2,160 00	5,713 39
Cleveland city bonds	3,750 00	
	$22,964 00	$15,713 39

Summary of Assets Dec. 31, 1881.

Stocks, bonds, etc., as per schedule	$233,619 25	
Loans on collateral security as per schedule	15,713 39	
Cash in the office of the company	155 31	
Cash deposited in Merchants' National Bank	12,459 88	
Interest due and accrued	1,267 50	
Premiums in course of collection (gross)	5,088 58	
Notes taken for marine and inland risks	16,477 86	
Gross assets		$284,781 77

Liabilities.

Losses adjusted unpaid	$840 20	
Losses claimed and reported	9,360 80	
Unearned premiums on outstanding risks	24,655 45	
Dividends to stockholders unpaid	85 00	
Due and accrued for rent, salaries, etc.	300 00	
Commissions and brokerage	561 83	
Gross liabilities, except capital		35,803 28
Surplus as regards policy-holders		$248,978 49
Paid-up capital		100,000 00
Surplus over capital		$148,978 49

Income.

Cash rec'd for marine and inland premiums,	$53,075 47	
Deduct re-insurance and return premiums	3,624 45	
Net cash rec'd for marine and inland premiums,		$49,451 02
Interest and dividends received from all sources		12,666 68
Gross cash income		$62,117 70

Expenditures.

Cash paid for marine and inland losses	$42,697 21	
Deduct salvage and re-insurance	1,937 75	
Net cash paid for marine and inland losses		$40,759 46
Cash dividends paid		10,175 00
Cash paid for commissions and brokerage		2,847 40
for salaries of officers and employés		3,337 00
for state and local taxes		607 06
for incidentals		1,814 28
Gross cash expenditures		$59,540 20

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1880	$618,347 00	$26,679 41
Marine risks written during 1881	2,692,019 00	48,942 38
Total	$3,310,366 00	$75,621 79
Deduct risks expired and terminated	2,668,378 00	50,553 59
In force at end of year	$641,988 00	$25,068 20
Deduct amount re-insured	12,505 00	412 75
Net amount in force	$629,483 00	$24,655 45

Miscellaneous.

Premiums received from organization of company	$1,177,898 48
Losses paid from organization of company	891,766 71
Cash dividends declared from organization of company	24,400 00
Dividends declared during the year (10 per cent)	10,000 00
Marine and inland losses incurred during the year	40,759 46
Company's stock owned by directors	13,700 00

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $600,000.

John C. Abbott, *President.* Charles A. Fuller, *Secretary.*

Office, No. 16 Congress Street.

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
253 shares	Shawmut National Bank	$25,300 00	$30,423 25
50 "	Merchandise National Bank	5,000 00	5,200 00
200 "	Hamilton National Bank	20,000 00	22,800 00
100 "	Second National Bank	10,000 00	15,000 00
31 "	Atlantic National Bank	3,100 00	4,650 00
117 "	Tremont National Bank	11,700 00	13,923 00
47 "	Atlas National Bank	4,700 00	5,687 00
62 "	Merchants' National Bank	6,200 00	8,990 00
250 "	Republic National Bank	25,000 00	30,750 00
54 "	Redemption National Bank	5,400 00	7,290 00
Boston and Maine Railroad bonds		7,000 00	8,820 00
Boston and Albany Railroad bonds		40,000 00	50,400 00
Eastern Railroad bonds		21,000 00	22,207 50
Boston and Lowell Railroad bonds		10,000 00	11,262 50
Chicago, Burlington, and Quincy R.R. bonds		20,000 00	20,600 00
Old Colony Railroad bonds		8,000 00	9,602 50
United States bonds		140,000 00	161,800 00
Cambridge city bonds		40,000 00	41,200 00

	Par value.	Market value.
Providence city bonds	$25,000 00	$28,750 00
Boston city bonds	24,000 00	24,720 00
Worcester city bonds	50,000 00	53,500 00
Fall River city bonds	30,000 00	30,600 00
Woburn town bonds	25,000 00	27,750 00
Arlington town bonds	18,000 00	19,440 00
Beverly town bonds	5,000 00	5,050 00
Brookline town bonds	7,000 00	7,210 00
	$586,400 00	$667,625 75

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens *),	$41,000 00	
Interest due or accrued thereon	838 75	
Stocks, bonds, etc., as per schedule	667,625 75	
Cash in the office of the company	2,097 25	
Cash deposited in various banks	142,678 90	
Interest due and accrued	4,932 00	
Premiums in course of collection (gross)	85,093 94	
Notes taken for marine and inland risks	76,772 99	
Re-insurance due	1,064 77	
Gross assets		$1,022,104 35

Liabilities.

Losses claimed and reported	$103,487 70	
Unearned premiums on outstanding risks	279,330 05	
Commissions and brokerage	2,575 20	
Gross liabilities, except capital		385,392 95
Surplus as regards policy-holders		$636,711 40
Paid-up capital		600,000 00
Surplus over capital		$36,711 40

Income.

Cash received for fire premiums	$288,417 82	
Deduct re-insurance and return premiums	34,044 80	
Net cash received for fire premiums		$254,373 02
Cash rec'd for marine and inl'd premiums,	$394,686 09	
Deduct re-insurance and return premiums	44,304 08	
Net cash rec'd for marine and inland prem's,		350,382 01
Interest received on bonds and mortgages		2,090 00
Interest and dividends received from all other sources		33,315 18
Received for increased capital	$200,000 00	
Gross cash income		$640,160 21

* Value of lands mortgaged $40,000 00
Value of buildings thereon 50,000 00
Amount of insurance held as collateral . . . 30,500 00

Expenditures.

Cash paid for fire losses	$175,912 73	
Deduct salvage and re-insurance	275 33	
Net cash paid for fire losses		$175,637 40
Cash paid for marine and inland losses	$355,722 22	
Deduct salvage and re-insurance	35,113 05	
Net cash paid for marine and inland losses		320,609 17
Cash dividends paid		50,000 00
Cash paid for commissions and brokerage		50,436 92
for salaries of officers and employés		20,364 18
for state and local taxes		9,463 23
for rent and incidentals		32,375 61
Gross cash expenditures		$658,886 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$23,352,230 00	$260,930 24
Fire risks written during 1881	31,092,513 00	295,004 18
Total	$54,444,743 00	$555,934 42
Deduct risks expired and terminated	25,865,935 00	221,233 41
In force at end of year	$28,578,808 00	$334,701 01
Deduct amount re-insured	327,632 00	2,032 86
Net amount in force	$28,251,176 00	$332,668 15
Marine risks outstanding Dec. 31, 1880	$3,805,191 00	$89,218 38
Marine risks written during 1881	41,667,486 00	414,649 82
Total	$45,472,677 00	$503,868 20
Deduct risks expired and terminated	42,656,128 00	394,096 33
In force at end of year	$2,816,549 00	$109,771 87
Deduct amount re-insured	120,784 00	3,707 90
Net amount in force	$2,695,765 00	$106,063 97

Miscellaneous.

Premiums received from organization of company	$2,883,756 78
Losses paid from organization of company	1,453,853 99
Cash dividends declared from organization of company	265,000 00
Dividends declared during the year	50,000 00
Fire losses incurred during the year	202,215 11
Marine and inland losses incurred during the year	355,374 53
Company's stock owned by directors	80,300 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

PAID-UP CAPITAL, $1,000,000.

J. N. DUNHAM, *President.* S. J. HALL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$100,000 00	$127,000 00
Boston and Albany Railroad bonds		100,000 00	125,000 00
Kan. City, St. Jo., and C. B. R.R. bonds		100,000 00	119,000 00
Union Pacific Railroad bonds		50,000 00	54,000 00
Chicago and North-Western Railroad bonds		50,000 00	54,000 00
Morris and Essex Railroad bonds		8,000 00	10,000 00
New York and Harlem Railroad bonds		10,000 00	12,500 00
Chic., Mil., and St. Paul Railroad bonds		10,000 00	12,400 00
St. Paul, Minneapolis, and Man. R.R. bonds		50,000 00	53,000 00
Chic., Burl., and Quincy R.R. bonds		10,000 00	8,800 00
100 shares	Agawam Nat'l Bank, Springfield	10,000 00	13,000 00
100 "	John Hancock N'l B'k, Springfield	10,000 00	12,000 00
104 "	Chicopee Nat'l Bank, Springfield	10,400 00	14,560 00
100 "	Pynchon Nat'l Bank, Springfield	10,000 00	16,000 00
28 "	Second Nat'l Bank, Springfield	2,800 00	4,480 00
200 "	Third Nat'l Bank, Springfield	20,000 00	32,000 00
75 "	Ware Nat'l Bank, Ware	7,500 00	9,000 00
34 "	First Nat'l Bank, Northampton	3,400 00	4,250 00
75 "	Northampton N'l B'k, North'pton	7,500 00	12,000 00
10 "	Monson Nat'l Bank, Monson	1,000 00	1,250 00
12 "	First Nat'l Bank, Chicopee	1,200 00	1,920 00
20 "	Adams Nat'l Bank, North Adams	2,000 00	2,840 00
100 "	Tremont Nat'l Bank, Boston	10,000 00	11,900 00
100 "	Boston Nat'l Bank, Boston	10,000 00	12,600 00
100 "	New England Nat'l Bank, Boston	10,000 00	14,000 00
100 "	Commonwealth Nat'l Bank, Boston	10,000 00	11,400 00
100 "	Merchandise Nat'l Bank, Boston	10,000 00	10,500 00
100 "	Merchants' Nat'l Bank, Boston	10,000 00	14,500 00
100 "	Atlas Nat'l Bank, Boston	10,000 00	12,100 00
100 "	Howard Nat'l Bank, Boston	10,000 00	12,500 00
100 "	Webster Nat'l Bank, Boston	10,000 00	11,200 00
150 "	Boylston Nat'l Bank, Boston	15,000 00	18,750 00
100 "	Eliot Nat'l Bank, Boston	10,000 00	12,400 00
100 "	Nat'l Bank of Commerce, Boston	10,000 00	12,900 00
50 "	Nat'l Bank of Commerce, N.Y.	5,000 00	7,500 00
100 "	Fourth Nat'l Bank, N.Y.	10,000 00	12,500 00
500 "	Boston and Albany Railroad	50,000 00	81,000 00
183 "	Boston and Providence Railroad	18,300 00	29,646 00
500 "	Connecticut River Railroad	50,000 00	83,500 00

45	shares	Worcester and Nashua Railroad	$4,500 00	$2,700 00
1,000	"	N. Y., N. H., and Hartford R.R.	100,000 00	170,000 00
500	"	N. Y. Cent. and Hud. Riv. R.R.	50,000 00	65,000 00
200	"	Old Colony Railroad	20,000 00	25,000 00
1,000	"	New York and Harlem Railroad	50,000 00	100,000 00
500	"	Chic., Burl., and Quincy R.R.	50,000 00	68,500 00
100	"	Republican Valley Railroad	10,000 00	13,700 00
			$1,116,600 00	$1,512,796 00

Securities held as collateral for cash loans: —

			Market value.	Loaned thereon.
20	shares	Agawam Nat'l Bank, Springfield	$2,600 00	$2,275 00
10	"	Third Nat'l Bank, Springfield	1,600 00	900 00
10	"	Agawam Nat'l Bank, Springfield	1,300 00	1,000 00
5	"	Connecticut River Railroad	835 00	500 00
25	"	Quassaic N'l Bank, Newburgh, N.Y.	625 00	400 00
100	"	Nonotuck Paper Company, Holyoke	10,000 00	
60	"	Valley Paper Company, Holyoke	8,400 00	15,000 00
1	share	Parsons Paper Company, Holyoke	10,000 00	
150	shares	West Springfield Aqueduct Company,	15,000 00	
200	"	Amherst Water Company	20,000 00	20,000 00
60	"	Hingham Water Company	6,000 00	
10	"	Third Nat'l Bank, Springfield	1,600 00	1,000 00
Kansas City, St. Jo., and C. B. R.R. bonds			23,800 00	20,000 00
			$101,760 00	$61,075 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$111,900 00	
Loans on mortgage of real estate (first liens *)	341,416 67	
Interest due or accrued thereon	8,077 51	
Stocks, bonds, etc., as per schedule	1,512,796 00	
Loans on collateral security as per schedule	61,075 00	
Cash in the office of the company	4,582 27	
Cash deposited in various banks	57,931 27	
Interest due and accrued	18,903 10	
Premiums in course of collection (gross)	138,000 00	
Rents due and accrued	626 00	
Re-insurance due	500 00	
Gross assets		$2,255,807 82

Liabilities.

Losses adjusted unpaid	$40,100 56	
claimed and reported	54,084 96	
disputed or resisted	5,541 46	
Total amount of losses	$99,726 98	

* Value of lands mortgaged $225,500 00
Value of buildings thereon 378,000 00
Amount of insurance held as collateral 272,150 00

Less re-insurance	$10,771 33	
Net amount of unpaid losses	$88,955 65	
Unearned premiums on outstanding risks	715,035 20	
Commissions and brokerage	20,700 00	
Gross liabilities, except capital		$824,690 85
Surplus as regards policy-holders		$1,431,116 97
Paid-up capital		1,000,000 00
Surplus over capital		$431,116 97

Income.

Cash received for fire premiums	$1,161,557 24	
Deduct re-insurance and return premiums	127,856 93	
Net cash received for fire premiums		$1,033,700 31
Interest received on bonds and mortgages		17,637 32
Interest and dividends received from all other sources		80,148 76
Income from rents		5,129 24
Gross cash income		$1,136,615 63

Expenditures.

Cash paid for fire losses	$641,496 68	
Deduct salvage and re-insurance	38,363 09	
Net cash paid for fire losses		$603,133 59
Cash dividends paid		100,000 00
Cash paid for commissions and brokerage		168,223 89
for salaries of officers and employés		41,661 82
for state and local taxes		34,798 90
for incidentals		99,624 71
Gross cash expenditures		$1,047,442 91

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$102,002,313 00	$1,240.007 17
Fire risks written during 1881	101,403,100 00	1,196,557 24
Total	$203,405,413 00	$2,436,564 41
Deduct risks expired and terminated	87,053,906 00	1,029,303 53
In force at end of year	$116,351,507 00	$1,407,260 88

Miscellaneous.

Premiums received from organization of company	$13,147,110 48
Losses paid from organization of company	8,548,507 60
Cash dividends declared from organization of company	1,492,042 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	623,484 74
Company's stock owned by the directors	200,200 00

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.*

[Incorporated June, 1848. Commenced business June, 1848.]

PAID-UP CAPITAL, $100,000.

LEVI SPRAGUE, *President.* EDWARD M. TUCKE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

			Par value.	Market value.
Boston and Lowell Railroad bonds			$10,000 00	$11,500 00
Lowell and Lawrence Railroad bonds			6,000 00	6,600 00
Boston and Maine Railroad bonds			5,000 00	6,000 00
Eastern Railroad bonds			5,000 00	5,000 00
Cook County (Ill.) bonds			2,000 00	2,000 00
10 shares	Stony Brook Railroad		1,000 00	1,150 00
2 "	Merrimack Manufacturing Company		2,000 00	3,500 00
7 "	Massachusetts Manufacturing Co.		7,000 00	8,400 00
5 "	Lowell Manufacturing Company		3,450 00	3,450 00
20 "	Bates Manufacturing Company		2,000 00	4,000 00
20 "	Hill Manufacturing Company		2,000 00	2,000 00
6 "	Hamilton Manufacturing Company		6,000 00	7,200 00
2 "	Appleton Manufacturing Company		2,000 00	2,000 00
34 "	Prescott National Bank		3,400 00	4,420 00
10 "	Atlas National Bank		1,000 00	1,200 00
10 "	Tremont National Bank		1,000 00	1,180 00
10 "	Merchants National Bank		1,000 00	1,375 00
			$59,850 00	$70,975 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$12,000 00	
Loans on mortgage of real estate (first liens)	61,300 00	
Interest due or accrued thereon	904 95	
Stocks, bonds, etc., as per schedule	70,975 00	
Cash in office and bank	1,442 81	
Personal loan	500 00	
Gross assets		$147,122 76

LIABILITIES.

Net amount of unpaid losses	$2,500 00	
Gross liabilities, except capital		2,500 00
Surplus as regards policy-holders		$144,622 76
Paid-up capital		100,000 00
Surplus over capital		$44,622 76

* The stock branch of this company is closing up.

Income.

Interest and dividends received from all sources	$7,764 62
Income from rents	851 99
Gross cash income	$8,616 61

Expenditures.

Cash paid for fire losses	$4,604 69
dividends paid	8,000 00
paid for salaries of officers and employés	5,628 57
for state and local taxes	1,834 80
for return premiums	9,782 85
Gross cash expenditures	$29,850 91

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$2,898,452 00	$37,298 34
Deduct risks expired and terminated	2,898,452 00	37,298 34

Miscellaneous.

Premiums received from organization of company	$477,248 13
Losses paid from organization of company	300,600 74
Cash dividends declared from organization of company	180,500 00
Dividends declared during the year (8 per cent)	8,000 00
Fire losses incurred during the year	4,402 09
Company's stock owned by directors	3,100 00

WASHINGTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $400,000.

Isaac Sweetser, *President.* A. W. Damon, *Secretary.*

Office, No. 38 State Street.

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
250 shares	Atlas National Bank	$25,000 00	$30,250 00
567 "	Columbian National Bank	56,700 00	78,246 00
75 "	Continental National Bank	7,500 00	8,785 00
100 "	Hamilton National Bank	10,000 00	11,475 00
150 "	Merchants' National Bank	15,000 00	21,750 00
50 "	Merchandise National Bank	5,000 00	5,200 00

		Par value.	Market value.
120 shares	City National Bank	$12,000 00	$14,640 00
109 "	Eagle National Bank	10,900 00	12,971 00
75 "	Commerce National Bank	7,500 00	9,675 00
81 "	Hide and Leather National Bank	8,100 00	9,234 00
100 "	Revere National Bank	10,000 00	11,700 00
74 "	State National Bank	7,400 00	9,398 00
18 "	Suffolk National Bank	1,800 00	2,160 00
15 "	Washington National Bank	1,500 00	2,092 00
40 "	Norwich and Worcester Railroad	4,000 00	6,240 00
10 "	Boston Gas Company	5,000 00	7,900 00
United States bonds		100,000 00	114.825 00
City of Boston bonds		110,000 00	138.200 00
Old Colony Railroad bonds		20,000 00	25,350 00
Eastern Railroad bonds		61,500 00	65,036 00
Chicago, Burlington, and Quincy R.R. bonds		20,000 00	25,300 00
Union Pacific Railroad bonds		20,000 00	22,800 00
Cedar Rapids and Missouri River R.R. bonds		5,000 00	6,000 00
		$523,900 00	$639,227 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
320 shares	Indian Orchard Mills	$10,000 00	$25,000 00
10 "	Commercial Wharf Company	25,000 00	10,000 00
10 "	Boston and Lowell Railroad	5,300 00	10,000 00
10 "	Boston National Bank	1,250 00	
20 "	Shoe and Leather Insurance Co.	2,760 00	
15 "	Boylston Mutual Insurance Co.	2,250 00	
		$76,560 00	$45,000 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens *),	$46,000 00	
Interest due or accrued thereon	967 00	
Stocks, bonds, etc., as per schedule	639,227 00	
Loans on collateral security as per schedule,	45,000 00	
Cash in the office of the company	8,849 67	
Cash deposited in Columbian Nat'l Bank	132,144 53	
Interest due and accrued	2,946 20	
Premiums in course of collection (gross)	20,816 04	
Notes taken for marine and inland risks	47,058 91	
Gross assets		$943,009 35
Deduct special deposit in Virginia		20,000 00
Balance		$923,009 35

* Value of lands mortgaged $21,500 00
Value of buildings thereon 65,500 00
Amount of insurance held as collateral . . . 53,000 00

Liabilities.

Losses claimed and reported	$55,884 00	
Unearned premiums on outstanding risks	148,961 06	
Commissions and brokerage	8,678 82	
Gross liabilities, except capital	$213,523 88	
Deduct liability on special deposit	12,194 48	
		$201,329 40
Surplus as regards policy-holders		$721,679 95
Paid-up capital		400,000 00
Surplus over capital		$321,679 95

Income.

Cash received for fire premiums	$185,132 31	
Deduct re-insurance and return premiums	18,622 74	
Net cash received for fire premiums		$166,509 57
Cash rec'd for marine and inland premiums,	$184,441 09	
Deduct re-insurance and return premiums	27,997 11	
Net cash rec'd for marine and inl'd prem's,		156,443 98
Interest received on bonds and mortgages		3,900 00
Interest and dividends received from all other sources		33,444 86
Income from profit and loss		186 30
Gross cash income		$360,484 71

Expenditures.

Cash paid for fire losses	$101,562 93	
Deduct salvage and re-insurance	264 51	
Net cash paid for fire losses		$101,298 42
Cash paid for marine and inland losses	$137,885 70	
Deduct salvage and re-insurance	26,210 24	
Net cash paid for marine and inland losses,		111,675 46
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		48,111 07
for salaries of officers and employés		16,612 50
for state and local taxes		7,624 01
for rent and incidentals		12,244 41
Gross cash expenditures		$337,565 87

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$14,892,320 00	$160,492 40
Fire risks written during 1881	19,977,953 00	185,573 11
Total	$34,870,273 00	$346,065 51
Deduct risks expired and terminated	17,509,143 00	151,677 25
In force at end of year	$17,361,130 00	$194,388 26
Deduct amount re-insured	155,556 00	2,047 57
Net amount in force	$17,205,574 00	$192,340 69

		Premiums.
Marine risks outstanding Dec. 31, 1880	$5,159,509 00	$76,219 77
Marine risks written during 1881	13,531,631 00	175,552 10
Total	$18,691,140 00	$251,771 87
Deduct risks expired and terminated	14,726,504 00	198,682 40
In force at end of year	$3,964,636 00	$53,089 47
Deduct amount re-insured	74,900 00	1,273 13
Net amount in force	$3,889,736 00	$51,816 34

MISCELLANEOUS.

Premiums received from organization of company	$2,556,376 95
Losses paid from organization of company	1,411,714 05
Cash dividends declared from organization of company	280,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	122,030 43
Marine and inland losses incurred during the year	127,112 22
Company's stock owned by directors	60,200 00

AGGREGATE.

Capital Stock.	
Whole amount of capital actually paid up in cash	$6,950,000 00
Assets.	
Gross present assets	$13,763,654 00
Liabilities.	
Gross present liabilities	$4,119,299 00
Income	
Cash actually received for fire premiums	$3,190,369 00
actually received for marine premiums	2,276,009 00
for interest and dividends from all sources	562,359 00
from all other sources	26,450 00
Gross cash income	$6,055,187 00
Expenditures.	
Cash actually paid during the year for fire losses	$2,021,646 00
actually paid during the year for marine losses	1,755,038 00
for dividends to stockholders	577,057 00
for brokerage and commissions on premiums	733,355 00
for salaries and pay of officers and employés	306,247 00
for state and local taxes	163,756 00
for office, agency, and incidental expenses	380,744 00
Gross cash expenditures	$5,937,843 00
Miscellaneous.	
Whole amount of fire risks written during the year	$402,296,830 00
premiums charged or receivable thereon	3,725,354 00
marine risks written during the year	216,470,226 00
premiums charged or receivable thereon	2,853,539 00
fire risks terminated during the year	341,065,526 00
marine risks terminated during the year	212,787,076 00
fire risks outstanding at end of year	421,497,367 00
marine risks outstanding at end of year	35,162,529 00
unpaid premium notes received during the year,	755,920 00
cash dividends declared during the year	581,000 00
fire losses incurred during the year	2,267,807 00
marine losses incurred during the year	2,256,389 00

FIRE, MARINE, AND FIRE-MARINE

INSURANCE COMPANIES

OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1881.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business Aug. 19, 1819.]

PAID-UP CAPITAL, $4,000,000.

LUCIUS J. HENDEE, *President.* JOTHAM GOODNOW, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$339,000 00	$397,942 50
Alabama state bonds	10,000 00	8,100 00
Canada dominion stock	5,070 69	5,070 69
Connecticut state bonds	108,500 00	114,467 50
New Hampshire state bonds	48,000 00	53,760 00
Rhode Island state bonds	91,000 00	101,920 00
South Carolina state bonds (consolidated)	14,605 00	15,335 25
Tennessee state bonds	31,000 00	22,940 00
Hudson county (N.J.) bonds	25,000 00	27,500 00
Barkhamsted (Conn.) town bonds	13,000 00	13,650 00
Hartford (Conn.) town bonds	46,000 00	48,300 00
Norwich (Conn.) town bonds	100,000 00	125,000 00
Norfolk (Conn.) town bonds	26,000 00	27,300 00
Danbury (Conn.) town bonds	15,000 00	15,300 00
Pawtucket (R.I.) town bonds	100,000 00	120,000 00
Windsor Locks (Conn.) town bonds	24,000 00	25,680 00
Middletown (Conn.) town bonds	60,000 00	64,200 00
Bloomington (Ill.) city bonds	20,000 00	22,400 00
Boston (Mass.) city bonds	50,000 00	59,000 00
Brooklyn (N.Y.) city bonds	11,000 00	12,100 00
Buffalo (N.Y.) city bonds	50,000 00	61,000 00
Cleveland (O.) city bonds	25,000 00	25,500 00
Cleveland (O.) city bonds	80,000 00	88,000 00
Cincinnati (O.) city water bonds	50,000 00	57,500 00
Chicago (Ill.) city bonds	63,000 00	71,150 00
Detroit (Mich.) city bonds	50,000 00	57,500 00
Hartford (Conn.) city bonds	113,000 00	122,040 00
Indianapolis (Ind.) city bond	50,000 00	60,000 00
Ironton (O.) city bonds	10,000 00	10,500 00

	Par value.	Market value.
Jersey City (N.J.) city bonds	$46,000 00	$48,300 00
Lockport (N.Y.) city bonds	25,000 00	28,750 00
Montreal (Can.) corporation stock	13,000 00	13,390 00
Montreal (Can.) corporation bonds	10,000 00	10,300 00
Newark (N.J.) city bonds	50,000 00	57,500 00
New Brunswick (N.J.) city bonds	20,000 00	22,000 00
New York city stock	21,000 00	23,100 00
Rahway (N.J) city bonds	45,000 00	15,750 00
Providence (R.I) city bonds	50,000 00	59,000 00
East Saginaw (Mich.) city bonds	12,000 00	12,600 00
Titusville (Penn) city bonds	35,000 00	35,750 00
Corry (Penn.) city bonds	10,000 00	10,000 00
Toledo (O.) city bonds	18,000 00	20,160 00
Rochester (N.Y.) city bonds	25,000 00	29,500 00
Oswego (N.Y.) city bonds	25,000 00	27,500 00
West School District bonds, Vernon, Conn.	1,000 00	1,000 00
School District, town Woodbridge, N.J.	20,000 00	21,000 00
Montezuma (Io) school bonds	10,000 00	10,200 00
State Centre (Io.) school bonds	15,000 00	15,000 00
Blakesburgh (Io.) school bonds	3,000 00	3,000 00
Atlantic Dock Company bonds	31,000 00	31,930 00
Albany and Susquehanna Railroad bonds	50,000 00	53,000 00
Buffalo and Erie Railroad bonds	15,000 00	18,750 00
Clev., Col., Cin., and Indianap. R.R. S. F. b'ds,	85,000 00	106,250 00
Cleveland, Painsville, and Ashtabula R.R. b'ds,	22,000 00	25,300 00
Cleveland and Toledo R.R. Gen. S. F. bonds	85,000 00	93,500 00
Chicago, Burlington, and Quincy R.R. bonds	90,000 00	107,800 00
Chicago and North-Western Railroad bonds,	125,000 00	145,500 00
Chicago, Rhode Island, and Pacific R.R. bonds,	50,000 00	64,000 00
Chicago and West Indiana Railroad bonds	50,000 00	52,500 00
Chicago, Milwaukee, and St. Paul R.R. bonds	43,000 00	52,000 00
Cincinnati, Hamilton, and Dayton R.R. bonds	20,000 00	21,200 00
Columbus and Xenia Railroad bonds	50,000 00	55,000 00
Dayton and Western Railroad bonds	25,000 00	26,250 00
Delaware and Hudson Canal Company bonds	55,000 00	67,150 00
Harlem River and Port Chester R.R. bonds,	150,000 00	181,000 00
Housatonic Railroad bonds	75,000 00	80,500 00
Indianapolis and Cincinnati Railroad bonds	25,000 00	27,500 00
Jackson, Lansing, and Saginaw Railroad bonds,	25,000 00	27,250 00
Joliet and Chicago Railroad bonds	18,000 00	18,360 00
Keokuk and Des Moines Railroad bonds	40,000 00	42,000 00
Lake Shore Railroad bonds	10,000 00	12,400 00
Lake Shore and Michigan Southern R.R. bonds,	60,000 00	71,600 00
Little Miami Railroad bonds	72,000 00	72,000 00
Michigan Central Railroad bonds	60,000 00	73,100 00
Minnesota and St. Louis Railroad bonds	25,000 00	28,000 00
Michigan South'n and N. Indiana R.R. bonds	25,000 00	27,000 00
Morris and Essex Railroad bonds	96,000 00	121,400 00

			Par value.	Market value.
New York Central Railroad bonds			$75,000 00	$81,750 00
N. Y. Central and Hudson River R.R. bonds,			175,000 00	239,750 00
New York and Harlem Railroad bonds			10,000 00	13,000 00
N. Y., Lake Erie, and Western Railroad b'ds			25,000 00	32,250 00
Pittsburg, Ft. Wayne, and Chicago R.R. b'ds,			233,000 00	303,880 00
St. Johnsbury and Lake Champlain R.R. b'ds			55,000 00	60,500 00
Vermont Valley Railroad bonds			50,000 00	53,000 00
Atlantic Mutual Insurance Company scrip			37,290 00	37,290 00
50	shares	Connecticut River Company	5,000 00	1,000 00
500	"	Albany and Susquehanna R.R. Co.	50,000 00	63,000 00
144	"	Central Ohio Railroad Company	7,200 00	3,600 00
1,000	"	Cleveland and Pittsburgh R.R. Co.	50,000 00	67,000 00
175	"	Connecticut River Railroad Co.	17,500 00	28,000 00
250	"	Dubuque and Sioux City R.R. Co.	25,000 00	21,250 00
100	"	Joliet and Chicago Railroad Co.	10,000 00	13,000 00
158	"	Keokuk and Des M. R.R. Co. pref.	15,800 00	7,900 00
1,000	"	Morris and Essex Railroad Co.	50,000 00	61,000 00
800	"	N. Y. Cent. and H. Riv. R.R. Co.	80,000 00	105,600 00
1,000	"	N. Y., N. H., and H. R.R. Co.	100,000 00	170,000 00
750	"	Pittsb., Ft. W., and Chi. R R. Co.	75,000 00	100,500 00
500	"	New York and Harlem R.R. Co.	25,000 00	51,250 00
100	"	Ashuelot Railroad Co.	10,000 00	11,500 00
100	"	New Britain (Conn.) Nat'l Bank	10,000 00	13,000 00
67	"	First National Bank, Albany	6,700 00	10,720 00
220	"	Farmers' and Mechanics' National Bank, Philadelphia	22,000 00	29,700 00
50	"	Merchants' Bank, St. Louis	5,000 00	400 00
50	"	Merchants' Nat'l Bank, St. Louis	5,000 00	5,250 00
200	"	Mechanics' Nat'l Bank, St. Louis	20,000 00	21,000 00
200	"	Ætna National Bank, Hartford	20,000 00	26,000 00
200	"	American Nat'l Bank, Hartford	10,000 00	15,000 00
346	"	Charter Oak Nat'l B'k, Hartford	34,600 00	48,440 00
200	"	City National Bank, Hartford	20,000 00	19,000 00
150	"	Conn. Riv. Banking Co., Hartford,	7,500 00	8,250 00
550	"	National Exch. Bank, Hartford	27,500 00	42,350 00
481	"	Farmers' and Mechanics' National Bank, Hartford	48,100 00	64,454 00
200	"	First National Bank, Hartford	20,000 00	24,400 00
981	"	Hartford National Bank	98,100 00	166,770 00
827	"	Phœnix National Bank, Hartford	82,700 00	142,244 00
250	"	State Bank, Hartford	25,000 00	27,500 00
400	"	American Exch. Nat'l Bank, N.Y.	40,000 00	50,000 00
300	"	Nat'l Butch. and Drov. B'k, N.Y.	7,500 00	9,750 00
100	"	National City Bank, N.Y.	10,000 00	26,000 00
500	"	Nat'l Bank of Commerce, N.Y.	50,000 00	75,000 00
100	"	Hanover National Bank, N.Y.	10,000 00	13,500 00
300	"	Imp. and Traders' Nat'l B'k, N.Y.	30,000 00	75,000 00
400	"	Bank of the Manhattan Co., N.Y.	20,000 00	27,000 00

		Par value.	Market value.
100 shares	Market Nat'l Bank, N.Y.	$10,000 00	$14,000 00
700 "	Merchants' National Bank, N.Y.	35,000 00	45,500 00
160 "	Merchants' Exch. Nat'l Bank, N.Y.	8,000 00	8,000 00
1,200 "	Mechanics' National Bank, N.Y.	30,000 00	43,500 00
398 "	Metropolitan Nat'l Bank, N.Y.	39,800 00	67,660 00
200 "	Nassau Bank, N.Y.	20,000 00	20,000 00
277 "	B'k of N.Y. Nat'l B'k'g Asso, N.Y.	27,700 00	38,780 00
200 "	Bank of North America, N.Y.	14,000 00	14,700 00
277 "	Phenix National Bank, N.Y.	5,540 00	5,872 40
200 "	People's Bank, N.Y.	5,000 00	7,500 00
150 "	National B'k of the Republic, N.Y.	15,000 00	21,000 00
354 "	Union National Bank, N.Y.	17,700 00	27,435 00
150 "	N. Y. Life Ins and Trust Co, N.Y.	15,000 00	63,000 00
100 "	United States Trust Co., N.Y.	10,000 00	42,500 00
100 "	Union Trust Company, N.Y.	10,000 00	20,000 00
100 "	Central Trust Company, N.Y.	10,000 00	20,000 00
		$5,642,405 69	$6,925,391 34

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
8 shares	Ætna Nat'l B'k of Hartford, Conn.	$1,040 00	$720 00
5 "	Mer. Nat'l Bank of Hartford, Conn.	640 00	500 00
12 "	First Nat'l Bank of Hartford, Conn.	1,464 00	540 00
10 "	Amer'n Nat'l B'k of Hartford, Conn.	625 00	360 00
10 "	Nat'l Exch. Bank of Hartford, Conn.	770 00	500 00
5 "	Phœnix Nat'l B'k of Hartford, Conn.	860 00	180 00
76 "	N. Y., N. H., and H. R.R. Co.	12,920 00	3,310 00
78 "	N. Y. and Harlem R.R. Co	7,995 00	6,870 00
21 "	Willimantic Linen Co., Conn.	1,890 00	1,400 00
20 "	Travelers' Ins. Co., Hartford, Conn.	4,900 00	2,340 00
22 "	Hartford Bridge Co.	3,740 00	2,970 00
20 "	Philadelphia (Penn.) Warehouse Co.	2,000 00	1,530 00
5 "	Chicago and Alton R R. Co.	645 00	450 00
18 "	Union Pacific R R. Co.	2,097 00	
3 "	Chic., Bur, and Q. R.R. Co.	405 00	2,430 00
5 "	Atchison, T., and Santa Fé R R. Co.	465 00	
61 "	New Haven (Conn.) Water Co.	4,758 00	3,060 00
20 "	Mid. Co. Nat'l B'k, Middletown, Conn.	2,340 00	900 00
20 "	Rockville (Conn.) Nat'l Bank	2,320 00	1,080 00
7 "	Second Nat'l Bank, Springfield	1,176 00	540 00
224 "	Broad Brook Co., Hartford, Conn.	14,000 00	5,000 00
22 "	Holyoke Water Power Co., Mass.	5,060 00	2,970 00
65 "	Nat'l Park Bank, N.Y.	10,400 00	8,300 00
25 "	Nat'l B'k of Commerce, N.Y.	3,750 00	3,600 00
25 "	Mechanics' National Bank, N.Y.	906 25	
Cin., Ham., and D. R R. bonds		3,180 00	1,500 00
		$90,346 25	$51,050 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$365,000 00	
Loans on mortgage of real estate (first liens*),	75,572 00	
Interest due or accrued thereon	847 30	
Stocks, bonds, etc., as per schedule	6,925,391 34	
Loans on collateral security as per schedule,	51,050 00	
Cash in the office of the company	7,605 58	
Cash deposited in various banks	1,174,134 08	
Interest due and accrued	1,603 11	
Premiums in course of collection (gross)	301,069 23	
Gross assets		$8,902,272 64
Deduct special deposit in Canada		111,860 69
Balance		$8,790,411 95

Liabilities.

Losses adjusted unpaid	$20,721 29	
claimed and reported	151,224 51	
disputed or resisted	14,700 00	
Total amount of losses	$186,645 80	
Less re-insurance	1,600 00	
Net amount of unpaid losses	$185,045 80	
Unearned premiums on outstanding risks	1,530,468 62	
Reclaimable on perpetual fire policies,	7,578 00	
Due and accrued for printing	500 00	
Commissions and brokerage	41,005 86	
Return premiums	10,251 46	
Gross liabilities, except capital	1,774,849 74	
Deduct liabilities on special deposit	47,700 38	
		1,727,149 36
Surplus as regards policy-holders		$7,063,262 59
Paid-up capital		4,000,000 00
Surplus over capital		$3,063,262 59

Income.

Cash received for fire premiums	$2,346,333 57	
Deduct re-insurance and return premiums	133,316 17	
Net cash received for fire premiums		$2,213,017 40
Cash received for inland premiums	$172,056 61	
Deduct re-insurance and return premiums	25,459 54	
Net cash received for inland premiums		146,597 07

* Value of lands mortgaged $92,000 00
Value of buildings thereon 88,000 00
Amount of insurance held as collateral 52,400 00

Interest received on bonds and mortgages		$4,659 84
Interest and dividends received from all other sources		368,266 58
Income from rents		7,122 65
Deposits received for perpetual fire risks	$3,473 20	
Received for increased capital	1,000,000 00	
Gross cash income		$2,739,663 54

Expenditures.

Cash paid for fire losses	$1,043,848 55
paid for inland losses	56,673 63
dividends paid	610,000 00
paid for commissions and brokerage	354,387 99
for salaries of officers and employés	140,466 33
for state and local taxes	44,930 97
for incidentals	108 079 61
Gross cash expenditures	$2,358,387 08

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$270,049,590 00	$2,918,687 53
Fire risks written during 1881	234,240,812 00	2,304,748 71
Total	$504,290,402 00	$5,223,436 24
Deduct risks expired and terminated	226,253,662 00	2,251,312 26
In force at end of year	$278,036,740 00	$2,972,123 98
Deduct amount re-insured	2,466,274 00	27,310 91
Net amount in force	$275,570,466 00	$2,944,813 07
Inland risks outstanding Dec. 31, 1880	$425,650 00	$20,124 20
Inland risks written during 1881	42,271,280 00	168,110 64
Total	$42,696,930 00	$188,234 84
Deduct risks expired and terminated	42,023,980 00	161,922 39
In force at end of year	$672,950 00	$26,312 45
Deduct amount re-insured	17,500 00	247 50
Net amount in force	$655,450 00	$26,064 95

Miscellaneous.

Premiums received from organization of company	$87,362,354 41
Losses paid from organization of company	53,402,047 63
Cash dividends declared from organization of company	12,113,365 00
Dividends declared during the year	610,000 00
Fire losses incurred during the year	1,065,670 52
Inland losses incurred during the year	61,165 43
Company's stock owned by directors	351,300 00

ALBANY INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated March 8, 1811. Commenced business March 16, 1811. Re-organized June 1, 1881.]

PAID-UP CAPITAL, $200,000.

J. HOWARD KING, *President.* THEODORE TOWNSEND, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$300,000 00	$306,375 00
Albany city bonds	10,000 00	10,500 00
Watervliet town and railroad bonds	15,000 00	15,750 00
Buffalo and Erie Railroad bonds	5,000 00	6,000 00
	$330,000 00	$338,625 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Long Dock Company bond	$1,150 00	$750 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$338,625 00	
Loans on collateral security as per schedule,	750 00	
Cash in the office of the company	2,917 76	
Cash deposited in bank	10,250 40	
Interest due and accrued	14 58	
Premiums in course of collection	92 21	
Gross assets		$352,649 95

LIABILITIES.

Losses claimed and reported	$270 00	
Unearned premiums on outstanding risks	37,030 94	
State and local taxes	2,812 50	
Gross liabilities, except capital		40,113 44
Surplus as regards policy-holders		$312,536 51
Paid-up capital		200,000 00
Surplus over capital		$112,536 51

INCOME.

Cash received for fire premiums	$65,538 90	
Deduct re-insurance and return premiums	4,095 50	
Net cash received for fire premiums		$61,443 40
Interest and dividends received from all sources		11,577 14
Gross cash income		$73,020 54

EXPENDITURES.

Cash paid for fire losses	$35,482 72
dividends paid	112,500 00
paid for commissions and brokerage	8,368 21
for salaries and rent	10,062 87
for state and local taxes	1,286 47
Gross cash expenditures	$167,700 27

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$9,375,743 00	$71,493 72
Fire risks written during 1881	8,519,597 00	65,584 61
Total	$17,895,340 00	$137,078 33
Deduct risks expired and terminated	8,889,843 00	64,630 74
In force at end of year	$9,005,497 00	$72,447 59
Deduct amount re-insured	178,200 00	1,202 07
Net amount in force	$8,827,297 00	$71,245 52

Miscellaneous.

Premiums received from re-organization of company (June 1, 1881)	$35,697 68
Losses paid from re-organization of company (June 1, 1881),	19,894 19
Fire losses incurred during the year	31,601 17
Company's stock owned by directors	37,560 00

AMERICAN INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]

Paid-up Capital, $600,000.

S. G. Gould, *President.* Fred H. Harris, *Secretary.*

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate		$381.224 21
Loans on mortgage of real estate (first liens *),		621,471 75
Interest due or accrued thereon		15,690 73
United States bonds		458,250 00
Cash in the office of the company		6,655 97
Cash deposited in various banks		33,187 21
Interest due and accrued		3,750 00
Premiums in course of collection (gross)		13,955 48
Rents due and accrued		4,192 83
Company's own stock	$70,000 00	
Premiums more than three mos. due	1,269 19	
Expense on account mortgages	459 63	
Gross assets		$1,538,378 18

Liabilities.

Losses adjusted unpaid	$2,545 48
Losses claimed and reported	11,114 50
Unearned premiums on outstanding risks	125,961 97
Dividends to stockholders unpaid	5,707 75

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* Total value of property mortgaged $1,808,650
Amount of insurance held as collateral . . . 672,725

Commissions and brokerage	$2,451 85	
Dividends to policy-holders unpaid	15,840 00	
Gross liabilities, except capital		$163,621 55
Surplus as regards policy-holders		$1,374,756 63
Paid-up capital		600,000 00
Surplus over capital		$774,756 63

Income.

Cash received for fire premiums	$228,079 43	
Deduct re-insurance and return premiums	16,875 08	
Net cash received for fire premiums		$211,204 35
Interest received on bonds and mortgages		40,118 15
Interest and dividends received from all other sources		25,310 65
Income from rents		17,865 92
Gross cash income		$294,499 07

Expenditures.

Cash paid for fire losses	$91,299 49	
Deduct salvage and re-insurance	2,082 35	
Net cash paid for fire losses		$89,217 14
Cash dividends paid stockholders		59,149 00
dividends paid policy-holders		14,266 00
paid for commissions and brokerage		31,331 89
for salaries of officers and employés		29,751 50
for state and local taxes		8,685 22
for incidentals		13,709 16
Gross cash expenditures		$246,109 91

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$28,083,714 00	$217,994 29
Fire risks written during 1881	30,998,616 00	225,398 71
Total	$59,082,330 00	$443,393 00
Deduct risks expired and terminated	28,793,496 00	194,415 40
In force at end of year	$30,288,834 00	$248,977 60
Deduct amount re-insured	649,871 00	5,578 91
Net amount in force	$29,638,963 00	$243,398 69

Miscellaneous.

Premiums received from organization of company	$3,385,787 08
Losses paid from organization of company	906,192 85
Cash dividends declared from organization of company	1,103,918 26
Dividends declared during the year (10 per cent)	60,000 00
Fire losses incurred during the year	100,639 32
Company's stock owned by directors	38,845 00

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MISSOURI.

[Incorporated February, 1853. Commenced business February, 1853.]

PAID-UP CAPITAL, $600,000.

GEORGE T. CRAM, *President.* JAMES NEWMAN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$200,000 00	$260,000 00
Missouri state bonds	385,000 00	438,900 00
St. Louis Central Railroad bonds	75,000 00	75,000 00
Missouri Pacific Railroad bonds	66,000 00	72,485 00
North Missouri Railroad bonds	25,000 00	31,125 00
St. Louis park bonds	15,000 00	18,600 00
La Clede gas bonds	5,000 00	5,100 00
100 shares Commercial Bank	10,000 00	26,500 00
200 " La Clede Gas Company	20,000 00	23,400 00
130 " Third National Bank	13,000 00	13,000 00
111 " Mechanics' Bank	11,100 00	12,099 00
5 " St. Louis National Bank	5,000 00	5,675 00
	$830,100 00	$981,884 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$981,884 00	
Cash in the office of the company	856 81	
Cash deposited in Bank of Commerce	76,135 32	
Interest due and accrued	7,320 00	
Premiums in course of collection (gross)	94,348 96	
Gross assets		$1,160,545 09

LIABILITIES.

Losses adjusted unpaid	$12,742 13	
claimed and reported	33,551 25	
disputed or resisted	6,465 00	
Total amount of losses	$52,758 38	
Less re-insurance	3,147 95	
Net amount of unpaid losses	$49,610 43	
Unearned premiums on outstanding risks	262,697 09	
Dividends to stockholders unpaid	573 50	
Commissions and brokerage	14,152 34	
Gross liabilities, except capital		327,033 36
Surplus as regards policy-holders		$833,511 73
Paid-up capital		600,000 00
Surplus over capital		$233,511 73

Income.

Cash received for fire premiums	$510,016 40	
Deduct re-insurance and return premiums	98,215 33	
Net cash received for fire premiums		$411,801 07
Interest and dividends received from all sources		35,665 05
Received for increased capital	$300,000 00	
Gross cash income		$447,466 12

Expenditures.

Cash paid for fire losses	$276,204 16	
Deduct salvage and re-insurance	30,255 61	
Net cash paid for fire losses		$245,948 55
Cash dividends paid		85,899 75
Cash paid for commissions and brokerage		55,057 45
for salaries of officers and employés		33,226 50
for state and local taxes		7,886 84
for rent		4,166 67
for incidentals		35,544 61
Gross cash expenditures		$467,730 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$29,303,986 00	$450,770 79
Fire risks written during 1881	39,477,485 00	550,825 43
Total	$68,781,471 00	$1,001,596 22
Deduct risks expired and terminated	31,613,441 00	450,095 99
In force at end of year	$37,168,030 00	$551,500 23
Deduct amount re-insured	2,023,383 00	34,359 73
Net amount in force	$35,144,647 00	$517,140 50

Miscellaneous.

Premiums received from organization of company	$6,461,666 29
Losses paid from organization of company	3,528,310 60
Cash dividends declared from organization of company	365,337 70
Dividends declared during the year	85,800 00
Fire losses incurred during the year	264,938 07
Company's stock owned by directors	66,900 00

AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 28, 1859. Commenced business March 1, 1859.]

PAID-UP CAPITAL, $200,000.

WILLIAM RAYNOR, *President.* THOMAS CLARK, Jun., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$138,000 00	$141,810 00
200 shares	N. Y. Cent. and Hudson River R.R.	20,000 00	26,375 00
200 "	Western Union Telegraph Co.	20,000 00	16,000 00
200 "	Chicago and North-Western R.R.	20,000 00	26,550 00
34 "	Central National Bank	3,400 00	4,454 00
50 "	Fourth National Bank	5,000 00	6,350 00
100 "	American Exchange National Bank	10,000 00	12,500 00
24 "	Manhattan Gas Company	1,200 00	2,640 00
100 "	New York Gas Company	10,000 00	10,700 00
		$227,600 00	$247,379 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
30 shares	Long Island Insurance Company	$1,740 00	$1,200 00
20 "	Merchants' Exchange National Bank	1,000 00	500 00
2 "	Ninth National Bank	240 00	
		$2,980 00	$1,700 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$20,000 00	
Loans on mortgage of real estate (first liens *)	6,000 00	
Interest due or accrued thereon	120 00	
Stocks, bonds, etc., as per schedule	247,379 00	
Loans on collateral security as per schedule	1,700 00	
Cash in the office of the company	8,045 41	
Cash deposited in various banks	1,119 44	
Interest due and accrued	734 63	
Premiums in course of collection (gross)	3,607 05	
Rents due and accrued	200 00	
Premiums more than three months due, $507 63		
Gross assets		$288,905 53

LIABILITIES.

Losses adjusted unpaid	$368 25
Losses claimed and reported	1,500 00

* Value of lands mortgaged $5,000 00
Value of buildings thereon 8,000 00
Amount of insurance held as collateral 7,500 00

Unearned premiums on outstanding risks	$19,367 78	
Dividends to stockholders unpaid	270 00	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage	287 89	
Return premiums	349 43	
Gross liabilities, except capital		$22,643 35
Surplus as regards policy-holders		$266,262 18
Paid-up capital		200,000 00
Surplus over capital		$66,262 18

INCOME.

Cash received for fire premiums	$47,417 61	
Deduct re-insurance and return premiums	9,122 20	
Net cash received for fire premiums		$38,295 41
Cash received for marine and inland premiums		2,167 50
Interest received on bonds and mortgages		360 00
Interest and dividends received from all other sources		23,305 87
Gross cash income		$64,128 78

EXPENDITURES.

Cash paid for fire losses	$22,424 27	
Deduct salvage and re-insurance	2,138 31	
Net cash paid for fire losses		$20,285 96
Cash paid for marine and inland losses		182 29
dividends paid		20,455 00
paid for commissions and brokerage		4,024 91
for salaries of officers and employés		14,700 00
for state and local taxes		3,838 44
for incidentals		7,175 07
Gross cash expenditures		$70,661 67

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$9,039,864 00	$34,111 43
Fire risks written during 1881	11,803,689 00	47,023 28
Total	$20,843,553 00	$81,134 71
Deduct risks expired and terminated	11,222,258 00	41,626 34
In force at end of year	$9,621,295 00	$39,508 37
Deduct amount re-insured	664,880 00	3,613 86
Net amount in force	$8,956,415 00	$35,894 51
Marine risks outstanding Dec. 31, 1880	$90,000 00	$2,398 44
Marine risks written during 1881	48,500 00	2,167 50
Total	$138,500 00	$4,565 94
Deduct risks expired and terminated	90,000 00	2,398 44
In force at end of year	$48,500 00	$2,167 50

MISCELLANEOUS.

Premiums received from organization of company	$1,449,607 00
Losses paid from organization of company	557,471 00
Cash dividends declared from organization of company	325,000 00
Dividends declared during the year	20,000 00
Fire losses incurred during the year	19,963 70
Marine and inland losses incurred during the year	1,182 29
Company's stock owned by directors	64,400 00

AMERICAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1857. Commenced business May 1, 1857.]

PAID-UP CAPITAL, $400,000.

JAMES M. HALSTED, *President.* DAVID ADEE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$575,000 00	$616,098 00
Delaware and Hudson Canal Company bonds	50,000 00	59,000 00
133 shares Delaware and Hudson Canal Co.	13,300 00	14,364 00
900 " Harlem Gas Company	45,000 00	41,850 00
400 " Rensselaer and Saratoga Railroad	40,000 00	56,000 00
100 " National Bank of Commerce	10,000 00	15,000 00
200 " American Exch. National Bank	20,000 00	25,000 00
40 " National Bank of State of New York,	4,000 00	4,800 00
100 " Mercantile Trust Company	10,000 00	15,000 00
	$767,300 00	$847,112 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Northern Pacific Railroad bonds	$5,000 00	$4,000 00
10 shares American Exchange National Bank	1,250 00	13,000 00
4 " Bank of New York	556 00	
22 " Merchants' National Bank	1,408 00	
104 " Bank of State of New York	12,480 00	
	$20,694 00	$17,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens*),	$118,720 00	
Interest due or accrued thereon	1,217 20	
Stocks, bonds, etc., as per schedule	847,112 00	
Loans on collateral security as per schedule	17,000 00	
Cash in the office of the company	7,173 49	
Cash deposited in Leather Manufacturers' Bank,	43,811 32	
Interest due and accrued	287 52	
Premiums in course of collection (gross)	7,577 61	
Prem's more than three months due, $1,341 76		
Gross assets†		$1,042,899 14

* Total value of property mortgaged $259,500 00
Amount of insurance held as collateral . . . 127,600 00

† Including $200,000 special reserve fund held under New York law.

Liabilities.

Losses adjusted unpaid	$22,462 77	
Losses claimed and reported	1,075 00	
Unearned premiums on outstanding risks	88,391 58	
Unpaid scrip ordered to be redeemed	3,190 00	
Interest due or accrued on scrip	5,075 85	
Accrued for rent	1,334 00	
Commissions and brokerage	1,121 82	
Return premiums	128 62	
Gross liabilities, except capital and scrip,		$122,779 64
Surplus as regards policy-holders		$920,119 50
Paid-up capital	$400,000 00	
Scrip outstanding not ordered to be redeemed,	302,965 00	
		702,965 00
Surplus over capital and scrip		$217,154 50

Income.

Cash received for fire premiums	$197,934 01	
Deduct re-insurance and return premiums,	21,103 78	
Net cash received for fire premiums		$176,830 23
Interest received on bonds and mortgages		8,221 20
Interest and dividends received from all other sources		41,328 76
Income from exchange		1,253 84
Gross cash income		$227,634 03

Expenditures.

Cash paid for fire losses	$108,862 28	
Deduct salvage and re-insurance	8,751 17	
Net cash paid for fire losses		$100,111 11
Cash dividends paid		40,000 00
Cash paid for redemption of scrip		7,040 00
Interest paid scrip-holders		10,940 56
Cash paid for commissions and brokerage		25,699 81
for salaries of officers and employés		29,930 12
for state and local taxes		13,117 19
for rent		8,000 00
for incidentals		10,132 44
Gross cash expenditures		$244,971 23

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$38,244,998 00	$161,290 59
Fire risks written during 1881	55,725,252 00	195,184 48
Total	$93,970,250 00	$356,475 07
Deduct risks expired and terminated	50,492,552 00	172,039 73
In force at end of year	$43,477,698 00	$184,435 34
Deduct amount re-insured	3,044,584 00	14,602 02
Net amount in force	$40,433,114 00	$169,833 32

MISCELLANEOUS.

Premiums received from organization of company	$3,708,108 00
Losses paid from organization of company	1,130,565 11
Cash dividends declared from organization of company	924,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	122,240 08
Company's stock owned by directors	148,250 00

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 28, 1810. Commenced business March 12, 1810.]

PAID-UP CAPITAL, $400,000.

THOMAS R. MARIS, *President.* ALBERT C. L. CRAWFORD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$490,000 00	$529,100 00
Harrisburg, P., Mt. Joy, and L. R.R. bonds,	10,000 00	10,400 00
Delaware Railroad Company bonds	5,000 00	5,500 00
Susquehanna Canal Company bonds	7,000 00	2,100 00
Chesapeake and Delaware Canal Co. bonds	10,000 00	9,200 00
Delaware Division Canal Company bonds	15,000 00	15,000 00
North Pennsylvania Railroad bonds	18,000 00	19,990 00
Schuylkill Navigation Company bonds	13,225 00	13,930 25
Lehigh Coal and Navigation Company bonds	40,000 00	44,500 00
Shamokin Valley and P. Railroad bonds	20,000 00	23,200 00
Philadelphia and Reading Railroad bonds	2,100 00	1,680 00
Elmira and Williamsport Railroad bonds	1,000 00	950 00
Del. and R., and C. and A. R.R. and T. Co. bonds,	24,000 00	27,360 00
American Steamship Company loan	15,000 00	16,050 00
Pennsylvania Railroad Company bonds	40,000 00	48,200 00
Phila., Wilmington, and Baltimore R.R. bonds,	10,000 00	10,600 00
Railway-Car Trust of Pennsylvania bonds	47,000 00	47,000 00
New York and Pacific Car Trust Co. bonds	6,000 00	6,000 00
Northern Pacific Railroad Company bonds	40,000 00	41,200 00
Chicago and W. Indiana Railroad Co. bonds	30,000 00	33,000 00
Philadelphia and Erie Railroad Company bonds,	20,000 00	21,200 00
Belt Road and Stock Yard Company bonds	20,000 00	21,000 00
New York and Long Branch Railroad bonds	15,000 00	15,000 00
100 shares North Pennsylvania Railroad	5,000 00	5,950 00
100 shares Pennsylvania Railroad	5,000 00	6,150 00
	$908,325 00	$974,260 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
44 shares Lehigh Valley Railroad	$2,706 00	$3,000 00
Camden and Atlantic Railroad bonds	1,150 00	
United States bonds	2,350 00	2,000 00
Lehigh Coal and Navigation Company bonds	2,230 00	1,592 41
Huntington and B. T. Mountain R.R. bonds	2,655 00	10,000 00
200 shares Lehigh Coal and Navigation Co.	8,800 00	
25 " Northern Central Railroad	1,275 00	
551 " Pennsylvania Railroad	33,886 50	29,200 00
Pittsburg, T., and Buffalo Railroad bonds	20,600 00	15,000 00
32 shares Lehigh Valley Railroad	1,968 00	1,000 00
400 " Lehigh Valley Railroad	24,600 00	57,000 00
300 " Northern Central Railroad	15,300 00	
200 " Pennsylvania Railroad	12,300 00	
100 " Lehigh Coal and Navigation Co.	4,400 00	
100 " Bethlehem Iron Company	8,000 00	
Pennsylvania Canal Company bonds	2,000 00	
	$144,220 50	$118,792 41

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$169,920 01	
Loans on mortgage of real estate (first liens *),	289,339 50	
Interest due or accrued thereon	6,267 01	
Stocks, bonds, etc., as per schedule	974,260 25	
Loans on collateral security as per schedule,	118,792 41	
Cash in the office of the company	948 03	
Cash deposited in various banks	37,460 59	
Interest due and accrued	6 624 05	
Premiums in course of collection (gross)	16,368 67	
Rents due and accrued	326 85	
Gross assets		$1,620,307 37

Liabilities.

Losses adjusted unpaid	$14,690 82	
claimed and reported	24,580 00	
disputed or resisted	2,710 70	
Total amount of losses	$41,981 52	
Less re-insurance	1,000 00	
Net amount of unpaid losses	$40,981 52	
Unearned premiums on outstanding risks	240,745 97	
Reclaimable on perpetual fire policies	275,500 69	

* Value of lands mortgaged $239,650
Value of buildings thereon 433,400
Amount of insurance held as collateral 223,050

Dividends to stockholders unpaid	$860 00	
Commissions and brokerage	986 30	
Gross liabilities, except capital		$559,074 48
Surplus as regards policy-holders		$1,061,232 89
Paid-up capital		400,000 00
Surplus over capital		$661,232 89

Income.

Cash received for fire premiums	$463,728 14	
Deduct re-insurance and return premiums	38,466 30	
Net cash received for fire premiums		$425,261 84
Interest received on bonds and mortgages		18,857 92
Interest and dividends received from all other sources		48,848 58
Income from rents		3,148 61
Income from sales, etc.		2,287 45
Deposits received for perpetual fire risks	$13,562 54	
Gross cash income		$498,404 40

Expenditures.

Cash paid for fire losses		$243,742 84
dividends paid		39,975 00
paid for commissions and brokerage		90,335 93
for salaries of officers and employés		38,303 31
for state and local taxes		18,529 22
for repairs on real estate		9,319 94
for incidentals		7,360 88
Deposits returned on perpetual fire risks	$3,574 71	
Gross cash expenditures		$447,567 12

Risks and Premiums.

Fire risks outstanding Dec. 31, 1880	$35,453,225 00	$371,349 83
Fire risks written during 1881	47,004,563 00	470,794 27
Total	$82,457,788 00	$842,144 10
Deduct risks expired and terminated	40,439,901 00	385,718 43
In force at end of year	$42,017,887 00	$456,425 67
Deduct amount re-insured	362,485 00	3,644 41
Net amount in force	$41,655,402 00	$452,781 26

Miscellaneous.

Premiums received from organization of company	$7,397,081 63
Losses paid from organization of company	4,637,185 15
Cash dividends declared from organization of company	2,132,975 50
Dividends declared during the year	40,000 00
Fire losses incurred during the year	253,284 38
Company's stock owned by directors	19,700 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, $200,000.

J. S. PARISH, *President.* T. W. HAYWARD, Jun., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
100 shares	National Bank of Commerce	$5,000 00	$5,600 00
120 "	Northern Bank	12,000 00	11,400 00
113 "	Weybosset National Bank	5,650 00	7,062 50
200 "	Merchants' National Bank	10,000 00	13,800 00
169 "	Fourth National Bank	16,900 00	21,125 00
10 "	Rhode Island Safe Deposit Company,	1,000 00	1,000 00
200 "	Michigan Central Railroad	20,000 00	17,200 00
		$70,550 00	$77,187 50

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$153,280 26	
Stocks, bonds, etc., as per schedule	77,187 50	
Cash in the office of the company	244 71	
Cash deposited in Fourth National Bank	6,251 48	
Premiums in course of collection (gross)	12,028 23	
Notes taken for marine and inland risks	1,840 00	
Rents due and accrued	2,932 43	
Gross assets		$253,764 61

LIABILITIES.

Losses adjusted unpaid	$3,569 14	
claimed and reported	2,700 00	
disputed or resisted	800 00	
Unearned premiums on outstanding risks	33,999 62	
Dividends to stockholders unpaid	50 00	
Due and accrued for rent, salaries, etc.	163 29	
Commissions and brokerage	2,757 75	
Re-insurance	547 72	
Gross liabilities, except capital		44,587 52
Surplus as regards policy-holders		$209,177 09
Paid-up capital		200,000 00
Surplus over capital		$9,177 09

INCOME.

Cash received for fire premiums	$67,478 56	
Deduct re-insurance and return premiums	7,356 94	
Net cash received for fire premiums		$60,121 62

Cash rec'd for marine and inl'd premiums,	$11,536 76	
Deduct re-insurance and return premiums,	7,201 05	
Net cash rec'd for marine and inl'd prem's,		$4,335 71
Interest received from all sources		4,868 84
Income from rents		9,800 87
Gross cash income		$79,127 04

EXPENDITURES.

Cash paid for fire losses	$38,723 89	
Deduct salvage and re-insurance	493 28	
Net cash paid for fire losses,		$38,230 61
Cash paid for marine and inland losses	$1,765 84	
Deduct salvage and re-insurance	67 32	
Net cash paid for marine and inland losses,		$1,698 52
Cash dividends paid		12,119 00
Cash paid for commissions and brokerage		10,897 96
for salaries and incidentals		12,214 35
for state and local taxes		2,188 64
for expense on real estate		4,474 38
Gross cash expenditures		$81,823 46

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$5,639,971 00	$65,353 63
Fire risks written during 1881	6,608,180 00	67,828 80
Total	$12,248,151 00	$133,182 43
Deduct risks expired and terminated	6,304,343 00	64,212 89
In force at end of year	$5,943,808 00	$68,969 54
Deduct amount re-insured	142,187 00	1,496 11
Net amount in force	$5,801,621 00	$67,473 43
Marine risks outstanding Dec. 31, 1880	$110,520 00	$903 16
Marine risks written during 1881	1,687,754 00	14,123 21
Total	$1,798,274 00	$15,026 37
Deduct risks expired and terminated	1,549,364 00	10,438 13
In force at end of year	$248,910 00	$4,588 24
Deduct amount re-insured	192,000 00	3,950 00
Net amount in force	$56,910 00	$638 24

MISCELLANEOUS.

Premiums received from organization of company	$3,170,657 76
Losses paid from organization of company	2,396,208 16
Cash dividends declared from organization of company	353,000 00
Dividends declared during the year (6 per cent)	12,000 00
Fire losses incurred during the year	38,612 92
Marine and inland losses incurred during the year	3,650 13
Company's stock owned by directors	59,633 00

ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 11, 1842. Commenced business April 11, 1842.]

JOHN D. JONES, *President.* JOSEPH H. CHAPMAN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.*
American Exchange Bank stock	$40,000 00	$36,000 00
Bank of America stock	90,000 00	90,000 00
Bank of Commerce stock	20,000 00	20,000 00
Bank of New York stock	43,000 00	43,000 00
Leather Manufacturers' Bank stock	15,600 00	15,600 00
Merchants' Bank stock	65,150 00	65,150 00
Mechanics' Bank stock	45,900 00	45,900 00
Manhattan Company stock	8,550 00	8,550 00
Market Bank stock	25,000 00	22,500 00
Metropolitan Bank stock	33,700 00	33,700 00
Phenix Bank stock	24,440 00	17,108 00
Union Bank stock	32,000 00	32,000 00
New York state bonds	45,000 00	45,000 00
New York Central Railroad bonds	39,000 00	33,150 00
Delaware and Hudson Canal Company bonds	87,000 00	78,300 00
New York city and county bonds	400,600 00	380,600 00
Brooklyn city bonds	122,000 00	109,800 00
Kings county bonds	23,000 00	20,700 00
Jersey City bonds	100,000 00	90,000 00
District of Columbia bonds	310,000 00	217,000 00
United States bonds	8,881,000 00	7,561,700 00
	$10,450,940 00	$8,965,758 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Louisville and Nashville Railroad stock	$58,500 00	
Central Pacific Railroad stock	18,600 00	
Chicago, Milwaukee, and St. Paul R.R. stock	32,900 00	$100,000 00
Michigan Central Railroad stock	8,700 00	
Western Union Telegraph stock	7,800 00	
Louisville and Nashville Railroad stock	68,000 00	50,000 00
Louisville and Nashville Railroad stock	31,400 00	
Michigan Central Railroad stock	4,300 00	
Central Pacific Railroad stock	97,600 00	
Hannibal and St. Joseph Railroad stock	11,000 00	150,000 00
Union Pacific Railroad stock	11,700 00	
Delaware and Hudson Canal Company stock	10,600 00	
Western Union Telegraph stock	23,400 00	

* Estimated for purpose of permanent investment.

	Market value.	Loaned thereon.
Louisville and Nashville Railroad bonds	$8,000 00	
Pacific Railroad of Missouri bonds	11,000 00	
Chicago, Milwaukee, and St. Paul R.R. stock	12,000 00	
Missouri Pacific Railroad stock	50,000 00	$100,000 00
Cleveland, Col., Cin., and Ind. R.R. stock	8,000 00	
Louisville and Nashville Railroad stock	29,200 00	
Central Pacific Railroad stock	9,300 00	
New York Elevated Railroad stock	73,500 00	
Chicago, Rock Island, and Pacific R.R. stock	52,800 00	100,000 00
Chicago, Milwaukee, and St. Paul R.R. bonds	50,300 00	
Cincinnati city bonds	6,800 00	50,000 00
Denver and Rio Grande Railroad bonds	5,600 00	
Mississippi River Bridge Company bonds	58,800 00	50,000 00
Hannibal and St. Joseph Railroad bonds	44,000 00	
Pennslyvania Company bonds	74,200 00	100,000 00
Chicago, Milwaukee, and St. Paul R.R. bonds,	299,200 00	250,000 00
Chicago, Milwaukee, and St. Paul R.R. bonds	43,600 00	
Wabash, St Louis, and Pacific R.R. bonds	17,900 00	
Bleecker Street Railroad bonds	9,200 00	
Albany and Susquehanna Railroad bonds	12,500 00	
Chicago, St. Paul, Min., and O. R.R. bonds	4,900 00	
Central Pacific Railroad bonds	2,000 00	
Lake Shore and Michigan So R.R. stock	101,200 00	
Hannibal and St Joseph Railroad stock	55,000 00	
Missouri Pacific Railroad stock	100,000 00	
N. Y. Central and Hudson River R.R. stock	13,100 00	
Chicago and Alton Railroad stock	13,100 00	450,000 00
Delaware and Hudson Canal Company stock	10,600 00	
Chicago, St. Paul, Min., and O. R R. stock	15,800 00	
Union Pacific Railroad stock	23,400 00	
New York, L. Erie, and Western R.R. stock	16,200 00	
Chicago, Rock Island, and Pacific R.R. stock	13,100 00	
Delaware, Lackawanna, and Western R.R. stock,	49,600 00	
Wabash, St Louis, and Pacific R.R. stock	6,800 00	
Boston Air-Line R.R. stock	6,200 00	
Nash., Chattanooga, and St. Louis R R stock	25,200 00	
Chicago, Milwaukee, and St. Paul R.R. stock	10,900 00	
Harlem Gas-Light Company stock	9,000 00	5,000 00
Union Pacific Railroad stock	11,700 00	10,000 00
Lake Shore and Michigan So. R.R. stock	5,600 00	
Atlantic Mutual Insurance Company scrip	5,660 00	5,000 00
Importers' and Traders' Nat'l Bank stock	26,000 00	12,500 00
Atlantic State Bank stock	18,000 00	12,000 00
United States bonds	35,100 00	30,000 00
St. Louis and Iron Mountain R.R. bonds	16,500 00	10,000 00
Chicago, Rock Island, and Pacific R.R. stock	13,200 00	
Delaware, Lackawanna, and Western R R. stock,	12,400 00	20,000 00
Chicago and North-Western Railroad stock	12,600 00	10,000 00

	Market value.	Loaned thereon.
N. Y. Cent. and Hudson River R.R. stock,	$117,900 00	$100,000 00
Albany and Susquehanna Railroad stock .	12,000 00	
Rensselaer and Saratoga Railroad stock .	136,000 00	100,000 00
Citizens' National Bank stock . . .	3,300 00	3,000 00
Chicago and North-Western Railroad stock,	6,900 00	12,000 00
Illinois Central Railroad stock . . .	7,800 00	
	$2,177,160 00	$1,729,500 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate .	$250,000 00	
Stocks, bonds, etc., as per schedule . .	8,965,758 00	
Loans on collateral security as per schedule,	1,729,500 00	
Cash depos'd in b'k and with Eng. bankers,	588,914 17	
Notes taken for marine and inland risks .	1,631,294 23	
Gross assets		$13,165,466 40

Liabilities.

Losses adjusted unpaid	$136,014 33	
claimed and reported . . .	1,863,209 98	
disputed or resisted	56,500 00	
Unearned premiums on outstanding risks .	1,516,844 85	
Unpaid scrip ordered to be redeemed . .	205,000 00	
Interest due or accrued on scrip . . .	43,337 55	
Return premiums	170,782 22	
Miscellaneous	14,064 78	
Gross liabilities, except scrip . .		4,005,753 71
Surplus as regards policy-holders . . .		$9,159,712 69
Scrip outstanding, not ordered to be redeemed . . .		7,297,020 00
Surplus over scrip		$1,862,692 69

Income.

Cash rec'd for marine and inl'd premiums .	$4,061,719 51	
Deduct re-insurance and return premiums .	572,845 71	
Net cash rec'd for marine and inl'd prem's,		$3,488,873 80
Interest and dividends received from all sources . .		$598,170 12
Income from rents		17,650 00
Gross cash income		$4,104,693 92

Expenditures.

Cash paid for marine and inland losses .	$1,775,882 80	
Deduct salvage and re-insurance . .	45,677 69	
Net cash paid for marine and inland losses,		$1,730,205 11
Cash paid for redemption of scrip		1,046,755 00
Interest paid scrip-holders		411,935 50
Cash paid for commissions and brokerage . . .		25,804 77
for salaries of officers and employés . . .		351,381 31
for state and local taxes		51,751 76
Gross cash expenditures		$3,617,833 45

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1880	$95,351,599 00	$1,587,534 47
Marine risks written during 1881	337,194,628 00	4,039,487 10
Total	$432,546,227 00	$5,627,021 57
Deduct risks expired and terminated	333,239,124 00	4,110,176 72
In force at end of year	$99,307,103 00	$1,516,844 85

Miscellaneous.

Scrip dividends declared during the year	$1,421,740 00
Marine and inland losses incurred during the year	2,034,036 00

BUFFALO INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated July 15, 1874. Commenced business July 17, 1874.]

Paid-up Capital, $200,000.

Pascal P. Pratt, *President.* Edward B. Smith, *Secretary.*

Summary of Assets Dec. 31, 1881.

United States bonds	$206,000 00	
Cash in the office of the company	227 50	
Cash deposited in various banks	75,608 04	
Interest due and accrued	1,166 67	
Premiums in course of collection (net)	3,371 91	
Notes taken for marine and inland risks	7,225 38	
Gross assets		$293,599 50

Liabilities.

Losses adjusted unpaid	$8,063 46	
claimed and reported	15,233 49	
disputed or resisted	2,381 42	
Total amount of losses	$25,678 37	
Less re-insurance	6,669 72	
Net amount of unpaid losses	$19,008 65	
Unearned premiums on outstanding risks	40,362 27	
Re-insurance due	3,460 15	
Gross liabilities, except capital		62,831 07
Surplus as regards policy-holders		$230,768 43
Paid-up capital		200,000 00
Surplus over capital		$30,768 43

Income.

Cash received for fire premiums	$91,589 05	
Deduct re-insurance and return premiums	14,463 02	
Net cash received for fire premiums		$77,126 03

Cash rec'd for marine and inl'd premiums,	$82,885 16	
Deduct re-insurance and return premiums.	13,862 44	
Net cash rec'd for marine and inl'd prem's,		$69,022 72
Interest received on bonds and mortgages		10,930 03
Gross cash income		$157,078 78

EXPENDITURES.

Cash paid for fire losses	$57,324 35	
Deduct salvage and re-insurance . .	5,960 44	
Net cash paid for fire losses . . .		$51,363 91
Cash paid for marine and inland losses .	$43,874 11	
Deduct salvage and re-insurance . .	5,369 93	
Net cash paid for marine and inland losses,		38,504 18
Cash paid for commissions and brokerage		33,452 62
for salaries of officers and employés . . .		5,000 00
for state and local taxes		2,962 42
for incidentals		4,182 10
Gross cash expenditures		$135,465 23

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880 . .	$7,213,025 00	$70,992 30
Fire risks written during 1881 . . .	10,051,486 00	91,781 63
Total	$17,264,511 00	$162,773 93
Deduct risks expired and terminated . .	9,296,019 00	81,588 22
In force at end of year	$7,968,492 00	81,185 71
Deduct amount re-insured	333,617 00	4,092 47
Net amount in force	$7,634,875 00	$77,093 24
Marine risks outstanding Dec. 31, 1880 .	$341,690 00	$6,572 86
Marine risks written during 1881 . .	16,074,563 00	85,957 55
Total	$16,416,253 00	$92,530 41
Deduct risks expired and terminated . .	16,309,992 00	88,319 29
In force at end of year	$106,261 00	$4,211 12
Deduct amount re-insured	1,400 00	934 68
Net amount in force	$104,861 00	$3,276 44

MISCELLANEOUS.

Premiums received from organization of company . .	$1,153,731 09
Losses paid from organization of company . . .	799,336 61
Cash dividends declared from organization of company .	112,000 00
Fire losses incurred during the year	59,895 13
Marine and inland losses incurred during the year . .	29,514 27
Company's stock owned by directors	120,000 00

BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated Feb. 15, 1867. Commenced business Feb. 16, 1867.]

PAID-UP CAPITAL, $200,000.

PHILIP BECKER, *President.* OLIVER J. EGGERT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$330,000 00	$384,450 00
Lake Shore and Michigan So. R.R. bonds,	25,000 00	25,000 00
City warrants	96 00	96 00
	$355,096 00	$409,546 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon
Citizens' Gas Company bonds	$27,209 00	$20,000 00
Third National Bank stock	5,000 00	10,000 00
German Bank stock	7,500 00	
Toledo city bonds	3,750 00	2,047 89
Union Fire Insurance Company stock	2,200 00	1,800 00
	$45,659 00	$33,847 89

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$275,000 00	
Loans on mortgage of real estate (first liens *),	38,820 00	
Interest due or accrued thereon	149 85	
Stocks, bonds, etc., as per schedule	409,546 00	
Loans on collateral security as per schedule,	33,847 89	
Cash in the office of the company	1,576 68	
Cash deposited in various banks	95,186 13	
Interest due and accrued	437 50	
Premiums in course of collection (gross)	43,236 65	
Notes taken for fire risks	2,843 09	
Rents due and accrued	312 50	
Gross assets †		$900,956 29

LIABILITIES.

Losses adjusted unpaid	$2,448 46	
Losses claimed and reported	30,080 00	
Unearned premiums on outstanding risks	202,665 51	
Commissions and brokerage	7,870 12	
Gross liabilities, except capital		243,064 09
Surplus as regards policy-holders		$657,892 20
Paid-up capital		200,000 00
Surplus over capital		$457,892 20

* Value of lands mortgaged $65,070 00
Value of buildings thereon 62,075 00
Amount of insurance held as collateral . . . 46,850 00

† Including $200,000 special reserve fund, held under New York law.

Income.

Cash received for fire premiums	$386,034 67	
Deduct re-insurance and return premiums,	55,687 11	
Net cash received for fire premiums		$330,347 56
Interest received on bonds and mortgages		2,220 70
Interest and dividends received from all other sources		22,038 14
Income from rents		13,960 98
Brokerage and discounts		11,723 27
Gross cash income		$380,290 65

Expenditures.

Cash paid for fire losses	$186,467 94	
Deduct salvage and re-insurance	14,739 42	
Net cash paid for fire losses		$171,728 52
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		66,157 06
for salaries of officers and employés		15,429 99
for state and local taxes		6,342 03
for expense on real estate		8,761 35
for incidentals		13,910 44
Gross cash expenditures		$312,329 39

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$32,335,986 00	$322,025 06
Fire risks written during 1881	40,774,839 00	391,126 24
Total	$73,110,825 00	$713,151 30
Deduct risks expired and terminated	33,195,756 00	321,596 35
In force at end of year	$39,915,069 00	$391,554 95
Deduct amount re-insured	817,403 00	6,566 36
Net amount in force	$39,097,666 00	$384,988 59

Miscellaneous.

Premiums received from organization of company	$2,595,680 57
Losses paid from organization of company	1,146,896 94
Cash dividends declared from organization of company	345,925 00
Dividends declared during the year (15 per cent)	30,000 00
Fire losses incurred during the year	191,849 69
Company's stock owned by directors	67,000 00

CITIZENS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1836. Commenced business April, 1837.]

PAID-UP CAPITAL, $300,000.

JAMES M. McLEAN, *President.* FRANK M. PARKER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$450,000 00	$524,250 00
Virginia state bonds	10,000 00	2,300 00
Lake Shore and Mich. Southern R.R. bonds	50,000 00	63,500 00
Union Trust Company stock	10,000 00	21,500 00
Citizens' National Bank stock	24,500 00	27,685 00
	$544,500 00	$639,235 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
National Butchers' and Drovers' Bank stock	$1,102 50	$900 00
National Butchers' and Drovers' Bank stock	1,102 50	1,500 00
Third Avenue Railroad stock	3,400 00	
New York Central Railroad certificate	4,400 00	3,250 00
Union Trust Company stock	10,250 00	5,000 00
St. Louis, Kan. City, and Northern R.R. bonds,	12,320 00	10,000 00
Lafayette, Bloomington, and Muncie R.R. b'ds,	30,900 00	25,000 00
Union Pacific Railroad stock	35,100 00	30,000 00
Western Union Telegraph Company stock.	8,000 00	
Missouri, Kansas, and Texas Railroad stock	3,700 00	
Delaware, Lackawanna, and W. R.R. stock	6,350 00	20,000 00
New York, Lake Erie, and Western R.R. stock,	9,000 00	
Milwaukee, Lake Shore, and W. R.R. bonds	1,000 00	
Western Union Telegraph Company stock.	8,000 00	10,000 00
Delaware, Lackawanna, and W. R.R. stock	6,350 00	
Union Pacific Railroad stock	11,700 00	10,000 00
	$152,675 00	$115,650 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$126,000 00
Loans on mortgage of real estate (first liens *),	78,452 05
Interest due or accrued thereon	452 26
Stocks, bonds, etc., as per schedule	639,235 00
Loans on collateral security as per schedule,	115,650 00
Cash in the office of the company	6,547 10
Cash deposited in National Citizens' Bank	22,400 16

* Value of lands mortgaged $84,500 00
Value of buildings thereon 119,500 00
Amount of insurance held as collateral 72,250 00

Interest due and accrued	$1,377 42	
Premiums in course of collection (gross)	26,599 67	
Rents due and accrued	793 33	
Premiums more than three months due, $288 98		
Gross assets		$1,017,506 99

LIABILITIES.

Losses adjusted unpaid	$4,000 00	
claimed and reported	24,567 82	
disputed or resisted	1,900 00	
Total amount of losses	$30,467 82	
Less re-insurance	367 82	
Net amount of unpaid losses	$30,100 00	
Unearned premiums on outstanding risks	180,194 27	
Due and accrued for rent, salaries, etc.	1,800 00	
Commissions and brokerage	3,900 00	
Return premiums	500 00	
Gross liabilities, except capital		216,494 27
Surplus as regards policy-holders		$801,012 72
Paid-up capital		300,000 00
Surplus over capital		$501,012 72

INCOME.

Cash received for fire premiums	$348,292 59	
Deduct re-insurance and return premiums	46,352 55	
Net cash received for fire premiums		$301,940 04
Interest received on bonds and mortgages		5,994 26
Interest and dividends received from all other sources		39,701 26
Income from rents		4,898 34
Income from sale of real estate		2,706 67
Gross cash income		$355,240 57

EXPENDITURES.

Cash paid for fire losses	$172,415 69	
Deduct salvage and re-insurance	10,799 64	
Net cash paid for fire losses		$161,616 05
Cash dividends paid		40,836 70
Cash paid for commissions and brokerage		43,334 45
for salaries of officers and employés		46,289 97
for state and local taxes		12,840 56
for interest on borrowed money		50 00
for incidentals		28,668 15
Gross cash expenditures		$333,635 88

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$50,728,526 00	$315,798 74
Fire risks written during 1881	58,894,366 00	356,820 80
Total	$109,622,892 00	$672,619 54
Deduct risks expired and terminated	54,711,334 00	310,157 67
In force at end of year	$54,911,558 00	$362,461 87
Deduct amount re-insured	1,900,104 00	13,246 38
Net amount in force	$53,011,454 00	$349,215 49

Miscellaneous.

Premiums received from organization of company	$6,474,980 41
Losses paid from organization of company	2,857,597 63
Cash dividends declared from organization of company	1,549,050 00
Dividends declared during the year	40,500 00
Fire losses incurred during the year	189,756 90
Company's stock owned by directors	72,160 00

CITIZENS' INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated Feb. 2, 1837. Commenced business February, 1837.]

Paid-up Capital, $200,000.

J. B. M. Kehlor, *President.* John P. Harrison, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
North Missouri Railroad bonds	$100,000 00	$124,000 00
East St Louis Elevator bonds	80,000 00	82,335 00
Laclede Gas Company bonds	35,000 00	36,225 00
Venice Elevator Company bonds	32,000 00	32,320 00
St. Louis Chamber of Commerce bonds	22,000 00	22,000 00
St. Joseph city bonds	15,000 00	13,000 00
Advance Elevator Company bonds	6,000 00	6,000 00
Missouri state bonds	3,000 00	3,180 00
	$293,000 00	$319,060 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$19,000 00	
Loans on mortgage of real estate (first liens *)	26,200 00	
Interest due or accrued thereon	425 00	
Stocks, bonds, etc., as per schedule	319,060 00	
Cash in the office of the company	1,506 30	
Cash deposited in Commercial Bank	13,261 65	
Premiums in course of collection (gross)	10,564 36	
Gross assets		$390,017 31

* Value of lands mortgaged $15,000
Value of buildings thereon 52,000
Insurance held as collateral 46,500

Liabilities.

Losses adjusted unpaid	$7,281 00	
claimed and reported	1,675 00	
disputed or resisted	1,300 00	
Unearned premiums on outstanding risks	27,976 00	
State and local taxes	360 00	
Commissions and brokerage	2,266 36	
Return premiums	334 00	
Gross liabilities, except capital		$41,192 36
Surplus as regards policy-holders		$348,824 95
Paid-up capital		200,000 00
Surplus over capital		$148,824 95

Income.

Cash received for fire premiums	$60,933 89	
Deduct re-insurance and return premiums	4,848 83	
Net cash received for fire premiums		$56,085 06
Cash received for marine and inland premiums	$8,946 70	
Deduct re-insurance and return premiums	947 44	
Net cash rec'd for marine and inl'd premiums		7,999 26
Interest received on bonds and mortgages		848 00
Interest and dividends received from all other sources		22,977 14
Gross cash income		$87,909 46

Expenditures.

Cash paid for fire losses	$48,286 78
paid for marine and inland losses	5,500 35
dividends paid	6,000 00
paid for commissions and brokerage	9,414 07
for salaries of officers and employés	8,300 00
for state and local taxes	5,139 42
for incidentals	5,090 23
Gross cash expenditures	$87,730 85

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$5,332,675 00	$70,211 55
Fire risks written during 1881	7,390,360 00	59,818 50
Total	$12,723,035 00	$130,030 05
Deduct risks expired and terminated	8,433,551 00	73,050 05
In force at end of year	$4,289,484 00	$56,980 00
Deduct amount re-insured	107,750 00	893 00
Net amount in force	$4,181,734 00	$56,087 00
Marine risks written during 1881	$1,645,959 00	$10,132 45
Deduct risks expired and terminated	1,605,959 00	9,832 45
In force at end of year	$40,000 00	$300 00

MISCELLANEOUS.

Losses paid from organization of company	$2,637,767 00
Cash dividends declared from organization of company	647,798 00
Dividends declared during the year (3 per cent)	6,000 00
Fire losses incurred during the year	43,486 00
Marine and inland losses incurred during the year	5,500 35
Company's stock owned by directors	137,500 00

CITY FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

PAID-UP CAPITAL, $210,000.

SAMUEL TOWNSEND, *President.* DAVID J. BLAUVELT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1,700 shares Tradesmen's National Bank	$68,000 00	$69,360 00
200 shares N. Y. Cent. and Hud. Riv. R.R.	20,000 00	26,200 00
United States bonds	130,000 00	152,750 00
	$218,000 00	$248,310 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens *),	$121,850 00	
Interest due or accrued thereon	2,910 00	
Stocks, bonds, etc., as per schedule	248,310 00	
Cash in the office and deposited in bank	30,264 76	
Interest due and accrued	6,923 33	
Premiums in course of collection (gross)	1,504 90	
Prem's more than three months due	$60 40	
Gross assets		$411,762 99

LIABILITIES.

Losses adjusted unpaid	$5,000 00	
Losses claimed and reported	2,175 47	
Unearned premiums on outstanding risks	23,059 01	
Due and accrued for rent, salaries, etc.	933 33	
State and local taxes	525 00	
Commissions and brokerage	190 42	
Re-insurance and return premiums	23 80	
Gross liabilities, except capital		31,907 03
Surplus as regards policy-holders		$379,855 96
Paid-up capital		210,000 00
Surplus over capital		$169,855 96

* Value of lands mortgaged $122,700 00
Value of buildings thereon 126,800 00
Amount of insurance held as collateral 116,350 00

Income.

Cash received for fire premiums	$44,603 60	
Deduct re-insurance and return premiums,	1,927 73	
Net cash received for fire premiums		$42,675 87
Interest received on bonds and mortgages		7,613 96
Interest and dividends received from all other sources		12,985 09
Income from incidentals		5 00
Gross cash income		$63,279 92

Expenditures.

Cash paid for fire losses	$21,413 41	
Deduct salvage and re-insurance	349 51	
Net cash paid for fire losses		$21,063 90
Cash dividends paid		21,000 00
Cash paid for commissions and brokerage		5,079 01
for salaries of officers and employés		14,104 99
for state and local taxes		6,676 87
for incidentals		6,808 39
Gross cash expenditures		$74,733 16

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$11,157,666 00	$44,628 41
Fire risks written during 1881	11,395,574 00	46,739 25
Total	$22,553,240 00	$91,367 66
Deduct risks expired and terminated	11,602,262 00	45,076 75
In force at end of year	$10,950,978 00	$46,290 91
Deduct amount re-insured	96,250 00	383 96
Net amount in force	$10,854,728 00	$45,906 95

Miscellaneous.

Premiums received from organization of company	$2,916,228 09
Losses paid from organization of company	1,338,241 13
Cash dividends declared from organization of company	1,639,800 00
Dividends declared during the year (10 per cent)	21,000 00
Fire losses incurred during the year	28,100 08
Company's stock owned by directors	31,850 00

CLINTON FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July, 1850. Commenced business July 11, 1850.]

PAID-UP CAPITAL, $250,000.

GEO. T. PATTERSON, Jun., *President.* C. E. W. CHAMBERS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$285,000 00	$329,930 00
Delaware and Hudson Canal Company bonds	40,000 00	45,500 00
Central Railroad of New Jersey bonds	2,000 00	2,550 00
N. Y. Central and Hudson River R.R. stock	30,000 00	39,600 00
American Exchange National Bank stock	10,000 00	13,000 00
Merchants' National Bank stock	2,850 00	3,705 00
	$369,850 00	$434,285 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
40 shares Pacific Fire Insurance Company	$2,000 00	$2,000 00
36 shares East River National Bank	800 00	
	$2,800 00	$2,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens),	$26,400 00	
Interest due or accrued thereon	132 00	
Stocks, bonds, etc., as per schedule	434,285 00	
Loans on collateral security as per schedule	2,000 00	
Cash in the office of the company	4,010 60	
Cash deposited in American Exch. Nat. Bank	3,659 60	
Interest due and accrued	775 00	
Premiums in course of collection (gross)	22,065 21	
Re-insurance due	60 00	
Gross assets		$493,387 41

LIABILITIES.

Losses adjusted unpaid	$4,085 00	
Losses claimed and reported	4,300 00	
Total amount of losses	$8,385 00	
Less re-insurance	966 53	
Net amount of unpaid losses	$7,418 47	
Unearned premiums on outstanding risks	80,324 88	
Due for borrowed money	20,000 00	
Commissions and brokerage	3,309 78	
Gross liabilities, except capital		111,053 13
Surplus as regards policy-holders		$382,334 28
Paid-up capital		250,000 00
Surplus over capital		$132,334 28

Income.

Cash received for fire premiums	$187,985 36	
Deduct re-insurance and return premiums	22,352 61	
Net cash received for fire premiums		$165,632 75
Interest received on bonds and mortgages		1,564 00
Interest and dividends received from all other sources		18,061 46
Gross cash income		$185,258 21

Expenditures.

Cash paid for fire losses	$95,302 91	
Deduct salvage and re-insurance	3,448 14	
Net cash paid for fire losses		$91,854 77
Cash dividends paid		25,000 00
Cash paid for commissions and brokerage		39,428 92
for salaries of officers and employés		15,322 83
for state and local taxes		3,915 66
for rent		4,500 00
for incidentals		3,281 57
Gross cash expenditures		$183,303 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$25,749,413 00	$143,271 85
Fire risks written during 1881	18,329,563 00	192,720 86
Total	$44,078,976 00	$335,992 71
Deduct risks expired and terminated	20,302,127 00	171,237 48
In force at end of year	$23,776,849 00	$164,755 23
Deduct amount re-insured	1,310,155 00	9,645 60
Net amount in force	$22,466,694 00	$155,109 63

Miscellaneous.

Premiums received from organization of company	$2,677,294 91
Losses paid from organization of company	1,221,409 70
Cash dividends declared from organization of company	985,000 00
Dividends declared during the year (10 per cent)	25,000 00
Fire losses incurred during the year	95,573 24
Company's stock owned by directors	82,300 00

COMMERCE INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

PAID-UP CAPITAL, $200,000.

ADAM VAN ALLEN, *President.* RICHARD V. DEWITT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$220,000 00	$281,850 00
150 shares	National Commercial Bank, Albany	15,000 00	30,000 00
133 "	First National Bank, Albany	13,300 00	21,280 00
80 "	National Albany Exchange Bank	8,000 00	11,600 00
74 "	Union National Bank, Albany	7,400 00	8,140 00
37 "	New York State Nat'l Bank, Albany,	3,700 00	5,920 00
27 "	Albany City National Bank	2,700 00	3,375 00
		$270,100 00	$362,165 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$35,000 00	
Stocks, bonds, etc., as per schedule	362,165 00	
Cash in the office of the company	1,623 78	
Cash deposited in First National Bank	14,708 20	
Interest due and accrued	628 83	
Premiums in course of collection (gross)	4,407 55	
Rents due and accrued	123 33	
Gross assets		$418,656 69

LIABILITIES.

Losses claimed and reported	$11,863 00	
Losses disputed or resisted	2,450 00	
Unearned premiums on outstanding risks	59,352 79	
State and local taxes	600 00	
Commissions and brokerage	72 05	
Gross liabilities, except capital		74,337 84
Surplus as regards policy-holders		$344,318 85
Paid-up capital		200,000 00
Surplus over capital		$144,318 85

INCOME.

Cash received for fire premiums	$118,268 37	
Deduct re-insurance and return premiums	12,308 04	
Net cash received for fire premiums		$105,960 33
Interest and dividends received from all sources		19,316 66
Income from rents		1,120 00
Gross cash income		$126,396 99

Expenditures.

Cash paid for fire losses	$66,060 84	
Deduct salvage and re-insurance	966 16	
Net cash paid for fire losses		$65,094 68
Cash dividends paid		24,000 00
Cash paid for commissions and brokerage		18,405 61
for salaries of officers and employés		12,325 04
for state and local taxes		5,250 15
for incidentals		7,280 33
Gross cash expenditures		$132,355 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$10,007,547 00	$91,124 38
Fire risks written during 1881	12,981,007 00	119,670 23
Total	$22,988,554 00	$210,794 61
Deduct risks expired and terminated	10,505,710 00	89,844 79
In force at end of year	$12,482,844 00	$120,949 82
Deduct amount re-insured	719,051 00	5,872 53
Net amount in force	$11,763,793 00	$115,077 29

Miscellaneous.

Premiums received from organization of company	$3,221,749 00
Losses paid from organization of company	2,213,867 00
Cash dividends declared from organization of company	542,000 00
Dividends declared during the year	24,000 00
Fire losses incurred during the year	73,610 89
Company's stock owned by directors	52,725 00

COMMERCIAL FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May 15, 1850. Commenced business May 15, 1850.]

Paid-up Capital, $200,000.

David Quackinbush, *President.* Walter Lawrence, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$232,000 00	$294,625 00
Brooklyn corporation bonds	29,000 00	37,750 00
Long Island city bonds	10,000 00	10,800 00
Flushing city bonds	12,000 00	15,600 00
Elizabeth city bonds	20,000 00	10,000 00
Newark Corporation bonds	1,000 00	1,350 00
	$304,000 00	$370,125 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$1,000 00	
Loans on mortgage of real estate (first liens*)	42,950 00	
Interest due or accrued thereon	215 75	
Stocks, bonds, etc., as per schedule	370,125 00	
Cash in the office and deposited in bank	37,404 04	
Interest due and accrued	5,366 66	
Premiums in course of collection (gross)	44,552 26	
Gross assets		$501,613 71

Liabilities.

Losses adjusted unpaid	$14,316 28	
claimed and reported	11,078 53	
disputed or resisted	4,000 00	
Unearned premiums on outstanding risks	167,668 00	
Dividends to stockholders unpaid	310 00	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage	8,910 45	
Return premiums	130 45	
Gross liabilities, except capital		206,913 71
Surplus as regards policy-holders		$294,700 00
Paid-up capital		200,000 00
Surplus over capital		$94,700 00

Income.

Cash received for fire premiums	$347,817 52	
Deduct re-insurance and return premiums	19,203 63	
Net cash received for fire premiums		$328,613 89
Cash rec'd for marine and inl'd premiums,	$12,927 13	
Deduct re-insurance and return premiums	2,100 40	
Net cash rec'd for marine and inl'd prem's,		10,826 73
Interest received on bonds and mortgages		3,555 24
Interest and dividends received from all other sources		17,039 00
Income from discounts		221 91
Gross cash income		$360,256 77

Expenditures.

Cash paid for fire losses	$212,629 13	
Deduct salvage and re-insurance	629 81	
Net cash paid for fire losses		$211,999 32
Net cash paid for marine and inland losses		8,604 27
Cash dividends paid		19,932 00

* Value of lands mortgaged $41,000 00
Value of buildings thereon 68,000 00
Amount of insurance held as collateral 46,100 00

Cash paid for commissions and brokerage	$81,864 54
for salaries of officers and employés	18,959 73
for state and local taxes	4,928 89
for interest on borrowed money	1,404 36
for rent and incidentals	21,669 26
Gross cash expenditures	$369,362 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$39,976,726 00	$332,649 71
Fire risks written during 1881	39,758,639 00	349,683 35
Total	$79,735,365 00	$682,333 06
Deduct risks expired and terminated	40,051,362 00	353,183 24
In force at end of year	$39,684,003 00	$329,149 82
Deduct amount re-insured	437,565 00	3,357 64
Net amount in force	$39,246,438 00	$325,792 18
Marine risks outstanding Dec. 31, 1880	$360,466 00	$10,152 68
Marine risks written during 1881	6,275,786 00	13,022 08
Total	$6,636,252 00	$23,174 76
Deduct risks expired and terminated	6,286,651 00	13,630 93
In force at end of year	$349,601 00	$9,543 83

Miscellaneous.

Premiums received from organization of company	$4,562,377 91
Losses paid from organization of company	2,587,229 16
Cash dividends declared from organization of company	836,000 00
Dividends declared during the year	20,000 00
Fire losses incurred during the year	211,059 13
Marine and inland losses incurred during the year	7,904 27
Company's stock owned by directors	91,600 00

COMMERCIAL MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1842. Commenced business May, 1852.]

W. Irving Comes, *President.* Henry D. King, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$419,000 00	$441,092 50
American Exchange Bank stock	20,000 00	25,000 00
Market National Bank stock	2,500 00	3,425 00
Corn Exchange Bank stock	4,000 00	6,920 00
National Park Bank stock	10,000 00	16,200 00

	Par value.	Market value.
National Bank of State of New York stock	$1,600 00	$1,904 00
Bank of New York stock	3,700 00	5,291 00
Gallatin National Bank stock	3,300 00	5,115 00
Continental National Bank stock	5,000 00	6,500 00
Merchants' National Bank stock	6,200 00	8,060 00
St. Nicholas National Bank stock	7,500 00	9,150 00
National Bank of Commerce stock	5,400 00	7,992 00
Bank of America stock	1,800 00	2,718 00
Nassau Bank stock	5,000 00	5,200 00
Bank of North America stock	4,690 00	4,830 70
Metropolitan National Bank stock	5,600 00	9,408 00
Newark city bonds	13,000 00	15,840 00
Louisville city bonds	15,000 00	16,650 00
Erie Railway bonds	15,000 00	15,875 00
Del., Lackawanna, and Western R.R. bonds	5,000 00	6,450 00
Morris and Essex Railroad bonds	35,000 00	41,700 00
Warren Railroad bonds	9,000 00	10,800 00
Delaware and Hudson Canal Company bonds	15,000 00	18,600 00
Detroit, Grand Haven, and Mil. R.R. bonds	900 00	990 00
Coast Wrecking Company stock	4,500 00	450 00
New York City Insurance Company stock	1,100 00	770 00
Atlantic Mutual Insurance Company scrip	1,070 00	1,070 00
Union Mutual Insurance Company scrip	282 24	141 12
	$620,142 24	$688,142 32

SUMMARY OF ASSETS, DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$688,142 32	
Cash deposited in various banks	27,422 00	
Interest due and accrued	3,732 37	
Premiums in course of collection (gross)	20,036 28	
Notes taken for marine and inland risks	62,883 57	
Re-insurance and salvages	12,084 29	
Gross assets		$814,300 83

LIABILITIES.

Losses claimed and reported	$42,439 52	
Losses disputed or resisted	6,650 00	
Unearned premiums on outstanding risks	87,046 41	
Unpaid scrip ordered to be redeemed	5,954 20	
Interest due or accrued on scrip	8,086 69	
Due and accrued for rent, salaries, etc.	500 00	
Re-insurance premiums due	190 15	
Return premiums, etc.	5,867 46	
Gross liabilities, except scrip		156,734 43
Surplus as regards policy-holders		$657,566 40
Scrip outstanding not ordered to be redeemed		579,664 00
Surplus over scrip		$77,902 40

Income.

Cash received for fire premiums	$34,158 85	
Deduct re-insurance and return premiums	3,128 46	
Net cash received for fire premiums		$31,030 39
Cash rec'd for marine and inl'd premiums,	$274,585 16	
Deduct re-insurance and return premiums	94,890 30	
Net cash rec'd for marine and inl'd prem's,		179,694 86
Interest and dividends received from all sources		36,152 28
Income from all other sources		16,619 32
Gross cash income		$263,496 85

Expenditures.

Cash paid for fire losses	$37,063 39	
Deduct salvage and re-insurance	8,530 81	
Net cash paid for fire losses		$28,532 58
Cash paid for marine and inland losses	$190,616 40	
Deduct salvage and re-insurance	57,001 72	
Net cash paid for marine and inland losses,		133,614 68
Cash paid for redemption of scrip		21,679 00
Interest paid scrip-holders		35,408 22
Cash paid for commissions and brokerage		16,040 86
for salaries of officers and employés		22,197 50
for incidentals		46,752 15
Gross cash expenditures		$304,224 99

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$4,871,030 00	$32,220 58
Fire risks written during 1881	5,853,240 00	35,055 25
Total	$10,724,270 00	$67,275 83
Deduct risks expired and terminated	5,947,398 00	33,943 87
In force at end of year	$4,776,872 00	$33,331 96
Deduct amount re-insured	254,715 00	1,049 21
Net amount in force	$4,522,157 00	$32,282 75
Marine risks outstanding Dec. 31, 1880	$6,703,230 00	$64,544 17
Marine risks written during 1881	31,738,779 00	284,287 03
Total	$38,442,009 00	$348,831 20
Deduct risks expired and terminated	29,183,999 00	274,417 28
In force at end of year	$9,258,010 00	$74,413 92
Deduct amount re-insured	179,941 00	3,915 14
Net amount in force	$9,078,069 00	$70,498 78

Miscellaneous.

Premiums received from organization of company	$13,053,486 03
Losses paid from organization of company	7,752,295 10
Fire losses incurred during the year	35,352 57
Marine and inland losses incurred during the year	140,258 25

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

PAID-UP CAPITAL, $1,000,000.

J. D. BROWNE, *President.* CHARLES R. BURT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$310,000 00	$320,500 00
Connecticut state bonds	16,000 00	16,160 00
Hartford city bonds	16,000 00	16,800 00
New Britain city bonds	15,000 00	15,750 00
Columbus (O.) city bonds	5,000 00	5,000 00
Newark (O.) city bonds	4,500 00	4,500 00
Middletown city bonds	20,000 00	20,600 00
Toledo (O.) city bonds	10,000 00	10,500 00
Erie (Penn.) city bonds	10,000 00	10,300 00
Michigan Central Railroad bonds	20,000 00	24,800 00
Canada Southern Railroad bonds	50,000 00	48,000 00
Quincy, A., and St. Louis Railroad bonds	49,000 00	51,450 00
New York, New Haven, and H. R.R. bonds	40,000 00	49,600 00
Tiffin (O.) Gas Company bonds	20,000 00	20,000 00
Erie Railroad gold consols	20,000 00	25,800 00
Broadway and Seventh Avenue R.R. bonds	20,000 00	20,200 00
Dayton and Michigan Railroad bonds	25,000 00	26,437 50
Chicago, Burlington, and Quincy R.R. bonds	7,000 00	6,300 00
500 shares Chicago, Burlington, and Q. R.R.	50,000 00	68,500 00
100 " Chicago, Iowa, and Nebraska R.R.	10,000 00	15,000 00
500 " N. Y., N. Haven, and Hart. R.R.	50,000 00	85,000 00
300 " Pitts., Fort W., and Chicago R.R.	30,000 00	40,500 00
70 " Republican Valley Railroad	7,000 00	9,100 00
100 " Boston and Albany Railroad	10,000 00	16,000 00
100 " N. Y. Central and Hudson R. R.R.	10,000 00	13,200 00
300 " Imp. and Traders' Nat'l B'k, N.Y.	30,000 00	75,000 00
230 " Fulton National Bank, New York	6,900 00	9,200 00
188 " Far. and Mech. Nat'l B'k, Hartford	18,800 00	24,816 00
372 " National Exchange Bank, Hartford	18,600 00	27,900 00
300 " Hartford National Bank, Hartford	30,000 00	51,000 00
185 " First National Bank, Hartford	18,500 00	22,200 00
100 " Ætna National Bank, Hartford	10,000 00	13,200 00
150 " Phœnix National Bank, Hartford	15,000 00	25,500 00
93 " Charter Oak Nat'l Bank, Hartford	9,300 00	12,834 00
	$981,600 00	$1,201,647 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
N. Y., New Haven, and Hartford R.R. stock	$3,230 00	$2,300 00
Connecticut Fire Insurance Company stock	700 00	400 00
Orient Fire Insurance Company stock	464 00	
Delaware and Hudson Canal Company stock	10,700 00	
Wells, Fargo, & Company stock	45,500 00	
Adams Express Company stock	5,800 00	
Pacific Mail Steamship Company stock	4,100 00	
United States Express Company stock	30,400 00	66,000 00
Continental Insurance Company (N.Y.) stock	5,208 00	
Home Insurance Company (N.Y.) stock	9,750 00	
Hanover Fire Insurance Company (N.Y.) stock,	880 00	
Ætna Insurance Company (Conn.) stock	4,800 00	
Willimantic Linen Company stock	9,000 00	12,000 00
Michigan Central Railroad stock	8,700 00	
Union St'k Yard and Trans. Co. (Chic.) stock	12,000 00	8,050 00
Imp. and Traders' Nat'l Bank (N.Y.) stock	2,500 00	
Rensselaer and Saratoga Railroad stock	1,400 00	
	$155,132 00	$88,750 00

Summary of Assets Dec. 31, 1881.

Loans on mort. of real estate (first liens *),	$216,750 00	
Stocks, bonds, etc., as per schedule	1,201,647 50	
Loans on collateral security as per schedule,	88,750 00	
Cash in the office of the company	62 68	
Cash deposited in Nat'l Exchange Bank	185,264 86	
Premiums in course of collection (net)	53,087 38	
Gross assets		$1,745,562 42
Deduct special deposits in other states		118,750 00
Balance		$1,626,812 42
Liabilities.		
Losses claimed and reported	$53,104 28	
Losses disputed or resisted	5,111 86	
Total amount of losses	$58,216 14	
Less re-insurance	1,538 59	
Net amount of unpaid losses	$56,677 55	
Unearned premiums on outstanding risks	358,556 51	
Gross liabilities, except capital	$415,234 06	
Deduct liabilities on special deposits	44,353 51	
		370,880 55
Surplus as regards policy-holders		$1,255,931 87
Paid-up capital		1,000,000 00
Surplus over capital		$255,931 87

* Value of lands mortgaged $301,500 00
Value of buildings thereon 289,500 00
Amount of insurance held as collateral . . . 251,300 00

INCOME.

Cash received for fire premiums	$688,342 43	
Deduct re-insurance and return premiums	91,441 23	
Net cash received for fire premiums		$596,901 20
Interest received on bonds and mortgages		11,003 35
Interest and dividends received from all other sources		70,709 11
Gross cash income		$678,613 66

EXPENDITURES.

Cash paid for fire losses	$297,092 61
dividends paid	100,000 00
paid for commissions and brokerage	104,060 46
for salaries of officers and employés	30,369 30
for state and local taxes	11,668 33
for incidentals	37,739 34
Gross cash expenditures	$580,930 04

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$53,711,360 00	$574,318 06
Fire risks written during 1881	66,921,617 00	697,975 41
Total	$120,632,977 00	$1,272,293 47
Deduct risks expired and terminated	57,298,871 00	583,016 37
In force at end of year	$63,334,106 00	$689,277 10

MISCELLANEOUS.

Premiums received from re-organization of company	$3,886,429 48
Losses paid from re-organization of company	1,896,088 06
Cash dividends declared from re-organization of company	815,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	294,482 84
Company's stock owned by directors	174,300 00

CONTINENTAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated November, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, $1,000,000.

GEORGE T. HOPE, *President.* CYRUS PECK, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
250 shares	American Exch. Nat'l Bank	$25,000 00	$31,250 00
69 "	Bank of America	6,900 00	10,350 00
50 "	Bowery National Bank	5,000 00	7,250 00
1,200 "	Mechanics' National Bank	30,000 00	44,400 00
350 "	Merchants' National Bank	17,500 00	22,750 00
250 "	Mercantile National Bank	25,000 00	29,750 00

	Par value.	Market value.
200 shares Metropolitan National Bank	$20,000 00	$33,000 00
100 " Nassau Bank	10,000 00	10,400 00
700 " Phenix National Bank	14,000 00	14,700 00
180 " St. Nicholas National Bank	18,000 00	21,600 00
200 " Central Trust Company	20,000 00	40,000 00
20 " N Y. Guaranty and Ind. Co.	2,000 00	2,500 00
1,500 " New York and Harlem Railroad	75,000 00	150,000 00
Erie Railroad bonds	50,000 00	65,000 00
Chicago and North-Western Railroad bonds	50,000 00	55,000 00
Chicago, Milwaukee, and St. Paul R.R. bonds	50,000 00	53,000 00
Cedar Rapids, Iowa Falls, and N. W. R.R. b'ds,	50 000 00	52,500 00
Morris and Essex Railroad bonds	50,000 00	61,500 00
Chicago, St. Paul, Minn., and O. R.R. bonds	50,000 00	49,500 00
Milwaukee, L. S., and Western Railroad bonds,	50,000 00	51,000 00
Columbia and Greenville Railroad bonds	50,000 00	51,500 00
Alabama state bonds	10,000 00	8,000 00
South Carolina state bonds	12,000 00	12,360 00
Tennessee state bonds	26,000 00	19,240 00
United States bonds	1,050,000 00	1,339,520 00
	$1,766,400 00	$2,236,070 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
22 shares Fidelity and Casualty Company	$2,530 00	$2,000 00
Hannibal and St. Joseph Railroad bonds	60,500 00	50,000 00
10 shares American Exchange National Bank	1,250 00	900 00
50 " Nassau Bank	5,200 00	4,250 00
150 " Brooklyn City Railroad	3,000 00	1,400 00
10 " United States Trust Company	4,200 00	1,600 00
30 " Mechanics' Bank, Brooklyn	2,700 00	1,200 00
Chesapeake and Ohio Railroad bonds	32,800 00	25,000 00
Milwaukee and St Paul Railroad bonds	47,500 00	50,000 00
International and Great Northern R.R. bonds	12,600 00	
Pullman Palace Car Company bonds	1,150 00	
New York city bonds	1,200 00	
600 shares Central Pacific Railroad	54,000 00	200,000 00
800 " Chicago and North-Western R.R.	100,000 00	
1,500 " Morris and Essex Railroad	90,000 00	
	$418,630 00	$336,350 00

SUMMARY OF ASSETS DEC. 31, 1881.*

Cash value of unencumbered real estate	$664,000 00
Loans on mortgage of real estate (first liens†),	520,575 00

* The company holds, also, instalment premium notes to the amount of $1,166,248.39 which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged $873,000 00
Value of buildings thereon 680,700 00
Amount of insurance held as collateral . . . 481,975 00

Interest due or accrued thereon	$11,688 04	
Stocks, bonds, etc., as per schedule	2,236,070 00	
Loans on collateral security as per schedule,	336,350 00	
Cash in the office of the company	2,243 58	
Cash deposited in various banks	221,787 31	
Interest due and accrued	38,341 72	
Premiums in course of collection (gross)	168,149 86	
Rents due and accrued	8,000 00	
Prem's more than 3 months due, $35,000 00		
Gross assets*		$4,207,205 51
Deduct special deposit in Georgia		33,125 00
Balance		$4,174,080 51

LIABILITIES.

Losses claimed and reported	$297,135 74	
Losses disputed or resisted	23,827 54	
Total amount of losses	$320,963 28	
Less re-insurance	22,160 53	
Net amount of unpaid losses	$298,802 75	
Unearned premiums on outstanding risks	1,458,827 07	
Unpaid scrip ordered to be redeemed	13,853 00	
Interest due or accrued on scrip	6,707 88	
Dividends to stockholders unpaid	294 00	
Commissions and brokerage	22,000 00	
Gross liabilities, except capital and scrip,	$1,800,484 70	
Deduct liability on special deposit	31,235 00	
		1,769,249 70
Surplus as regards policy-holders		$2,404,830 81
Paid-up capital	$1,000,000 00	
Scrip outstanding not ordered to be redeemed,	79,301 00	
		1,079,301 00
Surplus over capital and scrip		$1,325,529 81

INCOME.

Cash received for fire premiums	$2,172,609 09	
Deduct re-insurance and return premiums	280,001 31	
Net cash received for fire premiums		$1,892,607 78
Cash rec'd for marine and inland premiums,	$201,398 38	
Deduct re-insurance and return premiums,	52,771 74	
Net cash rec'd for marine and inl'd prem's,		148,626 64
Interest received on bonds and mortgages		34,526 34
Interest and dividends received from all other sources		108,990 24
Income from rents		43,653 61
Gross cash income		$2,228,404 61

* Including $550,000 special reserve fund, held under New York law.

Expenditures.

Cash paid for fire losses	$1,064,556 45	
Deduct salvage and re-insurance	50,726 08	
Net cash paid for fire losses		$1,013,830 37
Cash paid for marine and inland losses	$95,170 63	
Deduct salvage and re-insurance	11,600 92	
Net cash paid for marine and inland losses,		83,569 71
Cash dividends paid		144,113 18
Cash paid for redemption of scrip		235 00
Interest paid scrip-holders		75 18
Cash paid for commissions and brokerage		360,915 26
for salaries of officers and employés		225,900 91
for state and local taxes		52,936 81
for incidentals		137,446 21
Gross cash expenditures		$2,019,022 63

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$308,582,337 00	$2,533,061 23
Fire risks written during 1881	291,224,183 00	2,217,661 56
Total	$599,806,520 00	$4,750,722 79
Deduct risks expired and terminated	250,620,976 00	1,893,645 88
In force at end of year	$349,185,544 00	$2,857,076 91
Deduct amount re-insured	13,164,335 00	102,669 07
Net amount in force	$336,021,209 00	$2,754,407 84
Marine risks outstanding Dec. 31, 1880	$148,180 00	$2,468 03
Marine risks written during 1881	91,927,884 00	198,527 93
Total	$92,076,064 00	$200,995 96
Deduct risks expired and terminated	92,032,064 00	199,028 71
In force at end of year	$44,000 00	$1,967 25
Deduct amount re-insured	4,000 00	110 00
Net amount in force	$40,000 00	$1,857 25

Miscellaneous.

Premiums received from organization of company	$24,319,471 77
Losses paid from organization of company	12,843,168 39
Cash dividends declared from organization of company	3,432,247 36
Dividends declared during the year	143,500 00
Fire losses incurred during the year	1,098,426 62
Marine and inland losses incurred during the year	78,357 62
Company's stock owned by directors	252,900 00

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 10, 1835. Commenced business Aug. 6, 1835.]

PAID-UP CAPITAL, $360,000.

THOMAS C. HAND, *President.* HENRY LYLBURN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pennsylvania state bonds	$237,400 00	$280,132 00
Philadelphia city bonds	100,000 00	128,800 00
New Jersey state bonds	237,000 00	284,400 00
Boston city bonds	100,000 00	128,000 00
St. Louis city bonds	100,000 00	112,000 00
Cincinnati city bonds	50,000 00	59,000 00
Columbus city bonds	25,000 00	28,000 00
United States bonds	6,500 00	7,540 00
Tennessee state bonds	44,000 00	30,580 00
444 shares Pennsylvania Railroad	22,200 00	29,193 00
American Steamship Company's bonds	40,000 00	42,800 00
Wm. Cramp & Son's dry dock bonds	26,000 00	26,520 00
16 shares Continental Hotel Company	1,600 00	1,600 00
2 shares Philadelphia Exchange Co.	200 00	120 00
Scrip of sundry insurance companies	2,170 00	1,519 00
	$992,070 00	$1,160,204 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
Pittsburg, Titusville, and Buffalo R.R. b'ds,	$25,000 00	
United States bonds	5,800 00	
121 shares Pennsylvania Railroad	7,955 75	$60,000 00
100 " Centennial National Bank	12,500 00	
100 " Merchants' National Bank	11,200 00	
200 " Lehigh Coal and Nav. Co.	9,350 00	
United States bonds	4,640 00	
Trenton city bonds	24,150 00	40,000 00
400 shares Lehigh Coal and Nav. Co.	18,700 00	
1,800 shares Pennsylvania Railroad	118,350 00	93,000 00
	$237,645 75	$193,000 00

SUMMARY OF ASSETS OCT. 31, 1881.

Cash value of unencumbered real estate	$132,000 00
Loans on mortgage of real estate (first liens *),	151,200 00

* Value of lands mortgaged $127,000 00
Value of buildings thereon 131,500 00
Amount of insurance held as collateral . . 119,000 00

Interest due or accrued thereon	$1,668 89	
Stocks, bonds, etc., as per schedule	1,160,204 00	
Loans on collateral security as per schedule,	193,000 00	
Cash in the office of the company	803 90	
Cash deposited in various banks	110,490 83	
Interest due and accrued	1,587 92	
Premiums in course of collection (net)	76,300 34	
Notes taken for marine and inland risks	184,328 54	
Re-insurance due, etc.	11,253 40	
Prem's more than 3 months due, $37,350 00		
Gross assets		$2,022,837 82

LIABILITIES.

Losses adjusted unpaid	$11,446 00	
claimed and reported	68,357 00	
disputed or resisted	8,000 00	
Total amount of losses	$87,803 00	
Less re-insurance	16,078 00	
Net amount of unpaid losses	$71,725 00	
Unearned premiums on outstanding risks	246,395 52	
Reclaimable on perpetual fire policies	78,320 37	
Unpaid scrip ordered to be redeemed	7,070 00	
Interest due or accrued on scrip	7,422 25	
State and local taxes	1,800 00	
Gross liabilities, except capital and scrip,		412,733 14
Surplus as regards policy-holders		$1,610,104 68
Paid-up capital	$360,000 00	
Scrip outstanding not ordered to be redeemed,	870,050 00	
		1,230,050 00
Surplus over capital and scrip		$380,054 68

INCOME.

Cash received for fire premiums	$104,041 65	
Deduct re-insurance and return premiums	7,185 29	
Net cash received for fire premiums		$96,856 36
Cash rec'd for marine and inl'd premiums,	$729,691 19	
Deduct re-insurance and return premiums	120,505 67	
Net cash rec'd for marine and inland prem's,		609,185 52
Interest and dividends received from all sources		72,995 30
Income from rents		1,717 75
Deposits rec'd for perpetual fire risks, $1,785 03		
Gross cash income		$780,754 93

EXPENDITURES.

Cash paid for fire losses	$55,757 33	
Deduct salvage and re-insurance	155 26	
Net cash paid for fire losses		$55,602 07

Cash paid for marine and inland losses	$479,377 30	
Deduct salvage and re-insurance	97,908 27	
Net cash paid for marine and inland losses,		$381,469 03
Cash dividends paid		36,000 00
Cash paid for redemption of scrip		122,780 00
Interest paid scrip-holders		49,157 15
Cash paid for commissions and salaries		69,391 79
for state and local taxes		32,022 60
for incidentals		13,947 34
Deposits returned on perpetual fire risks	$2,430 25	
Gross cash expenditures		$760,369 98

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Oct. 31, 1880	$17,012,710 00	$133,379 60
Fire risks written during 1881	14,533,614 00	103,686 87
Total	$31,546,324 00	$237,066 47
Deduct risks expired and terminated	14,951,463 00	104,897 57
In force at end of year	$16,594,861 00	$132,168 90
Perpetual risks in force	$3,180,462 00	$82,442 49
Marine risks outstanding Oct. 31, 1880	$12,922,952 00	$244,143 66
Marine risks written during 1881	61,710,877 00	606,284 08
Total	$74,633,829 00	$850,427 74
Deduct risks expired and terminated	63,310,255 00	669,005 41
In force at end of year	$11,323,574 00	$181,422 33

MISCELLANEOUS.

Dividends declared during the year (10 per cent)	$36,000 00
Fire losses incurred during the year	55,905 33
Marine and inland losses incurred during the year	430,588 70
Company's stock owned by directors	41,100 00

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY, CINCINNATI, O.

[Incorporated December, 1865. Commenced business December, 1865.]

PAID-UP CAPITAL, $200,000.*

JOHN W. HARTWELL, *President.* JAMES W. MCCORD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$132,450 00	$141,140 63
Cincinnati city bonds	21,000 00	24,860 00
Cin. Underwriters' and Wrecking Co. stock,	3,500 00	3,500 00
	$156,950 00	$169,500 63

* Reduced from $300,000 in 1881.

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$89,733 59	
Loans on mortgage of real estate (first liens*),	1,200 00	
Interest due or accrued thereon	8 00	
Stocks, bonds, etc., as per schedule	169,500 63	
Cash in the office of the company	836 97	
Cash deposited in Commercial Nat'l Bank,	11,172 25	
Premiums in course of collection (gross)	13,003 63	
Notes taken for marine and inland risks	13,482 50	
Rents due and accrued	1,497 75	
Prem's more than three mos. due, $323 38		
Gross assets		$300,435 32

Liabilities.

Net amount of unpaid losses	$13,270 00	
Unearned premiums on outstanding risks	58,301 87	
State and local taxes	1,190 86	
Commissions and brokerage	279 20	
Return premiums	338 76	
Re-insurance due	499 91	
Gross liabilities, except capital		73,880 60
Surplus as regards policy-holders		$226,554 72
Paid-up capital		200,000 00
Surplus over capital		$26,554 72

Income.

Cash received for fire premiums	$90,794 97	
Deduct re-insurance and return premiums	11,772 98	
Net cash received for fire premiums		$79,021 99
Cash received for inland premiums	$45,047 20	
Deduct re-insurance and return premiums	5,000 18	
Net cash received for inland premiums		$40,047 02
Interest received on bonds and mortgages		247 58
Interest and dividends received from all other sources		8,299 91
Income from rents		10,641 84
Gross cash income		$138,258 34

Expenditures.

Cash paid for fire losses	$85,536 06	
Deduct salvage and re-insurance	5,255 35	
Net cash paid for fire losses		$80,280 71
Cash paid for inland losses	$30,978 20	
Deduct salvage and re-insurance	3,731 74	
Net cash paid for inland losses		27,246 46

* Value of lands mortgaged $1,500 00
Value of buildings thereon 1,000 00
Amount of insurance held as collateral . . . 800 00

Cash dividends paid	$6,000 00
Cash paid for commissions and brokerage	15,406 58
for salaries of officers and employés	10,999 92
for state and local taxes	3,252 87
for incidentals	8,351 61
for rents	7,000 00
Gross cash expenditures	$158,538 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$7,797,086 00	$97,306 69
Fire risks written during 1881	8,721,551 00	92,423 39
Total	$16,518,637 00	$189,730 08
Deduct risks expired and terminated	9,555,082 00	95,698 62
In force at end of year	$6,963,555 00	$94,031 46
Deduct amount re-insured	202,747 00	2,604 34
Net amount in force	$6,760,808 00	$91,427 12
Inland risks outstanding Dec. 31, 1880	$317,664 00	$30,243 81
Inland risks written during 1881	2,351,179 00	40,556 17
Total	$2,668,843 00	$70,799 98
Deduct risks expired and terminated	2,378,093 00	45,551 60
In force at end of year	$290,750 00	$25,248 38
Deduct amount re-insured	5,000 00	375 00
Net amount in force	$285,750 00	$24,873 38

Miscellaneous.

Premiums received from organization of company	$3,975,617 30
Losses paid from organization of company	2,625,538 62
Cash dividends declared from organization of company	258,000 00
Dividends declared during the year (3 per cent)	6,000 00
Fire losses incurred during the year	77,726 76
Inland losses incurred during the year	24,319 86
Company's stock owned by directors	83,147 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, $300,000.

FRED W. ARNOLD, *President.* JAS. E. TILLINGHAST, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
500 shares Old National Bank of Providence,	$50,000 00	$56,500 00
200 " National Bank of Commerce	10,000 00	11,200 00
200 " American National Bank	10,000 00	11,000 00
30 " Third National Bank	3,000 00	3,900 00
100 " Fourth National Bank	10,000 00	12,200 00
100 " First National Bank	10,000 00	10,200 00
United States bonds	95,000 00	105,212 50
Union Pacific Railroad bonds	10,000 00	11,700 00
New York Elevated Railroad bonds	10,000 00	11,900 00
Pawtuxet Valley Railroad bonds	10,000 00	12,400 00
	$218,000 00	$246,212 50

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$129,900 00	
Loans on mortgage of real estate (first liens*)	50,000 00	
Stocks, bonds, etc., as per schedule	246,212 50	
Cash in the office of the company	1,070 36	
Cash deposited in bank	27,718 51	
Premiums in course of collection (gross)	11,650 06	
Rents due and accrued	1,500 00	
Gross assets		$468,051 43

LIABILITIES.

Losses adjusted unpaid	$2,187 00	
claimed and reported	9,195 00	
disputed or resisted	2,300 00	
Unearned premiums on outstanding risks	71,075 53	
Dividends to stockholders unpaid	282 60	
State and local taxes	500 00	
Commissions and brokerage	1,000 00	
Gross liabilities, except capital		86,540 13
Surplus as regards policy-holders		$381,511 30
Paid-up capital		300,000 00
Surplus over capital		$81,511 30

* Value of lands mortgaged $50,900 00
Value of buildings thereon 62,000 00
Amount of insurance held as collateral 27,500 00

Income.

Cash received for fire premiums	$127,746 29	
Deduct re-insurance and return premiums,	11,067 51	
Net cash received for fire premiums		$116,678 78
Cash rec'd for marine and inland premiums,	$13,595 10	
Deduct re-insurance and return premiums,	621 59	
Net cash rec'd for marine and inl'd prem's,		12,973 51
Interest received on bonds and mortgages		1,400 00
Interest and dividends received from all other sources		13,060 72
Income from rents, etc.		8,844 04
Received for increased capital	$100,000 00	
Gross cash income		$152,957 05

Expenditures.

Cash paid for fire losses	$60,517 73	
Deduct salvage and re-insurance	456 00	
Net cash paid for fire losses		$60,061 73
Cash paid for marine and inland losses	$10,455 61	
Deduct salvage and re-insurance	356 42	
Net cash paid for marine and inland losses,		10,099 19
Cash dividends paid		17,007 60
Cash paid for commissions and brokerage		23,050 14
for salaries and incidentals		19,087 83
for state and local taxes		5,568 57
for expenses on real estate		2,978 82
Gross cash expenditures		$137,853 88

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$12,660,959 00	$131,843 34
Fire risks written during 1881	14,319,291 00	128,724 43
Total	$26,980,250 00	$260,567 77
Deduct risks expired and terminated	13,654,704 00	124,390 05
In force at end of year	$13,325,546 00	$136,177 72
Deduct amount re-insured	67,403 00	646 09
Net amount in force	$13,258,143 00	$135,531 63
Marine risks outstanding Dec. 31, 1880	$154,234 00	$2,362 41
Marine risks written during 1881	2,157,688 00	13,418 90
Total	$2,311,922 00	$15,781 31
Deduct risks expired and terminated	2,236,336 00	14,705 84
In force at end of year	$75,586 00	$1,075 47
Deduct amount re-insured	15,785 00	124 36
Net amount in force	$59,801 00	$951 11

MISCELLANEOUS.

Premiums received from organization of company	$1,873,551 06
Losses paid from organization of company	1,359,014 79
Cash dividends declared from organization of company	323,000 00
Dividends declared during the year	17,000 00
Fire losses incurred during the year	66,770 33
Marine and inland losses incurred during the year	7,837 20
Company's stock owned by directors	64,990 00

EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N Y.

[Incorporated April 9, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $200,010.

RICHARD C. COMBES, *President.* GEORGE W. MONTGOMERY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$183,500 00	$189,235 37

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$1,925 00	$1,200 00
National Mechanics Banking Association	1,400 00	1,200 00
Manhattan Life Insurance Company	2,500 00	1,400 00
Phenix National Bank	700 00	600 00
Manhattan Fire Insurance Company	1,620 00	1,300 00
Importers' and Traders' Fire Insurance Co.	1,050 00	900 00
Harlem Steamboat Navigation Company	300 00	200 00
Marine National Bank	3,500 00	1,500 00
Sterling Fire Insurance Company	3,010 00	2,100 00
Tradesmen's Fire Insurance Company	240 00	200 00
Rutgers Fire Insurance Company	3,000 00	
Oriental Bank	750 00	
New York Equitable Fire Insurance Company	1,575 00	7,500 00
Home Insurance Company	4,800 00	
Citizens' Bank	1,650 00	
Mechanics' Fire Insurance Company	750 00	
American Exchange Fire Insurance Company	550 00	
Firemen's Trust Insurance Company	228 00	2,000 00
National Mechanics' Banking Association	1,350 00	
Yonkers city bonds	5,500 00	4,500 00
Republic Fire Insurance Company	375 00	200 00
	$36,773 00	$24,800 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*),	$103,300 00	
Interest due or accrued thereon	1,847 50	
Stocks, bonds, etc., as per schedule	189,235 37	
Loans on collateral security as per schedule,	24,800 00	
Cash in the office of the company	2,967 74	
Cash deposited in bank	5,961 18	
Interest due and accrued	551 00	
Premiums in course of collection (gross)	8,765 55	
Gross assets		$337,428 34

Liabilities.

Losses claimed and reported	$6,168 00	
Losses disputed or resisted	2,000 00	
Unearned premiums on outstanding risks	49,918 02	
Dividends to stockholders unpaid	889 50	
Return premiums	211 45	
Gross liabilities, except capital		59,186 97
Surplus as regards policy-holders		$278,241 37
Paid-up capital		200,010 00
Surplus over capital		$78,231 37

Income.

Cash received for fire premiums	$125,196 95	
Deduct re-insurance and return premiums	22,559 47	
Net cash received for fire premiums		$102,637 48
Cash rec'd for marine and inland premiums,	$8,606 60	
Deduct re-insurance and return premiums	423 00	
Net cash rec'd for marine and inl'd prem's,		8,183 60
Interest received on bonds and mortgages		5,837 33
Interest and dividends received from all other sources		10,944 59
Income from rents		2,250 00
Gross cash income		$129,853 00

Expenditures.

Cash paid for fire losses	$71,288 83	
Deduct salvage and re-insurance	2,872 72	
Net cash paid for fire losses		$68,416 11
Cash paid for marine and inland losses		2,487 29
dividends paid		20,001 00
paid for commissions and brokerage		21,016 46
for salaries of officers and employés		17,555 74
for state and local taxes		7,044 59
for incidentals		10,256 37
Gross cash expenditures		$146,777 56

* Value of lands mortgaged $108,000 00
Value of buildings thereon 120,000 00
Amount of insurance held as collateral . . . 105,600 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$20,074,202 00	$115,871 11
Fire risks written during 1881	20,750,292 00	124,911 95
Total	$40,824,494 00	$240,783 06
Deduct risks expired and terminated	21,920,023 00	131,982 26
In force at end of year	$18,904,471 00	$108,800 80
Deduct amount re-insured	3,953,380 00	14,475 53
Net amount in force	$14,951,091 00	$94,325 27
Marine risks outstanding Dec. 31, 1880	$131,900 00	$6,219 50
Marine risks written during 1881	292,310 00	8,891 60
Total	$424,210 00	$15,111 10
Deduct risks expired and terminated	199,710 00	6,897 60
In force at end of year	$224,500 00	$8,213 50

MISCELLANEOUS.

Premiums received from organization of company	$2,729,557 15
Losses paid from organization of company	1,668,934 30
Cash dividends declared from organization of company	302,620 50
Dividends declared during the year (10 per cent)	20,001 00
Fire losses incurred during the year	69,909 41
Marine and inland losses incurred during the year	2,487 29
Company's stock owned by directors	96,300 00

FARRAGUT FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 29, 1872. Commenced business Jan. 30, 1872.]

PAID-UP CAPITAL, $200,000.

JOHN M. FURMAN, *President.* SAMUEL DARBEE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$250,000 00	$286,562 50
Fourth National Bank stock	10,000 00	13,000 00
	$260,000 00	$299,562 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States Express Company stock	$4,042 50	$2,600 00
Greenwich Insurance Company stock	1,215 00	600 00
New York City Insurance Company stock	585 00	2,000 00
Relief Fire Insurance Company stock	807 50	
Manhattan Fire Insurance Company stock	950 00	
Union Pacific Railroad bonds	1,170 00	1,000 00
Metropolitan Elevated Railroad stock	34,000 00	40,000 00
Metropolitan Elevated Railroad bonds	8,160 00	
New York and New England Railroad bonds	5,450 00	
	$56,380 00	$46,200 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$43,500 00	
Loans on mortgage of real estate (first liens *),	9,500 00	
Interest due or accrued thereon	142 50	
Stocks, bonds, etc., as per schedule	299,562 50	
Loans on collateral security as per schedule,	46,200 00	
Cash in the office of the company	474 79	
Cash deposited in various banks	25,124 69	
Interest due and accrued	108 58	
Premiums in course of collection (gross)	12,188 04	
Rents due and accrued	190 00	
Furniture, maps, etc. $4,000 00		
Prem's more than three mos. due, 61 85		
Gross assets		$436,991 10

LIABILITIES.

Losses adjusted unpaid	$794 89	
claimed and reported	12,000 00	
disputed or resisted	8,431 51	
Total amount of losses	$21,226 40	
Less re-insurance	500 00	
Net amount of unpaid losses	$20,726 40	
Unearned premiums on outstanding risks	88,213 81	
Due and accrued for rent, salaries, etc.	2,103 93	
State and local taxes	600 00	
Commissions and brokerage	1,265 20	
Return premiums	10 32	
Gross liabilities, except capital		112,919 66
Surplus as regards policy-holders		$324,071 44
Paid-up capital		200,000 00
Surplus over capital		$124,071 44

INCOME.

Cash received for fire premiums	$168,677 99	
Deduct re-insurance and return premiums,	9,742 92	
Net cash received for fire premiums		$158,935 07
Interest received on bonds and mortgages		845 75
Interest and dividends received from all other sources		15,425 95
Income from rents		3,247 88
Profit and loss account		101 21
Gross cash income		$178,555 86

EXPENDITURES.

Cash paid for fire losses	$87,075 06
dividends paid	24,000 00
paid for commissions and brokerage	30,150 88

* Value of lands mortgaged $9,000
Value of buildings thereon 10,000
Amount of insurance held as collateral 8,500

Cash paid for salaries of officers and employés	$25,700 00
for state and local taxes	3,589 03
for incidentals	18,160 41
for repairs on real estate	1,835 51
Gross cash expenditures	$190,510 89

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$30,824,790 00	$166,943 68
Fire risks written during 1881	33,185,650 00	169,395 01
Total	$64,010,440 00	$336,338 69
Deduct risks expired and terminated	32,533,787 00	159,671 91
In force at end of year	$31,476,653 00	$176,666 78
Deduct amount re-insured	466,274 00	2,764 90
Net amount in force	$31,010,379 00	$173,901 88

MISCELLANEOUS.

Premiums received from organization of company	$1,390,074 80
Losses paid from organization of company	495,420 69
Cash dividends declared from organization of company	246,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	90,029 91
Company's stock owned by directors	85,650 00

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PENN.

[Incorporated Sept. 1, 1817. . Commenced business March 27, 1820.]

PAID-UP CAPITAL, $500,000.

A. LOUDON SNOWDEN, *President.* JACOB H. LEX, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$475,000 00	$549,875 00
Pennsylvania Company bonds	143,000 00	150,150 00
Lehigh Valley Railroad bonds	132,000 00	160,060 00
Pennsylvania Railroad bonds	108,000 00	130,840 00
Philadelphia and Erie Railroad bonds	129,000 00	138,060 00
Lehigh Coal and Navigation bonds	100,000 00	117,000 00
Catawissa Railroad bonds	10,000 00	12,000 00
Penn. and New York Canal Co. bonds	8,000 00	9,920 00
Shamokin Valley and P. R.R. bonds	20,000 00	23,200 00
Texas and Pacific Railroad bonds	65,000 00	65,900 00
Northern Central Railroad bonds	168,000 00	193,200 00
Huntington and B. T. Mountain R.R. b'ds,	15,000 00	17,400 00
Louisville and Nashville Railroad bonds	100,000 00	104,500 00

	Par value.	Market value.
Philadelphia City Passenger R.R. bonds .	$50,000 00	$53,000 00
Phila., Wilmington, and Balt. R R. bonds,	50,000 00	47,500 00
Belt Railroad and Stock Yard Co. bonds .	50,000 00	53,000 00
Camden city bonds	6,000 00	6,960 00
Pittsburgh city bonds	50,000 00	53,000 00
Philadelphia city bonds	402,600 00	515,328 00
Cincinnati city bonds	125,000 00	160,080 00
Masonic Temple loan	20,000 00	20,000 00
3,030 shares Pennsylvania Railroad . .	151,500 00	181,800 00
331 " Phila., Ger., and Nor. R.R. .	16,550 00	34,755 00
70 " Chestnut Hill Railroad . .	3,500 00	7,350 00
Philadelphia and Reading R R. coupons .	2,800 00	1,400 00
600 shares Fire Association, $180,000 00		
	$2,400,950 00	$2,806,278 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Pittsburg, Cin., and St. Louis R.R. bonds,	$12,000 00	$10,000 00
American Steamship Company bonds .	5,400 00	
North Pennsylvania Railroad stock . .	5,900 00	
Philadelphia City Passenger Railroad stock,	24,000 00	40,000 00
Philadelphia and Reading Railroad bonds .	18,620 00	
31 shares Fire Association . $5,600 00		
	$65,920 00	$50,000 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate .	$76,750 00	
Loans on mortgage of real estate (first liens *),	947,424 28	
Interest due or accrued thereon . . .	21,810 20	
Stocks, bonds, etc., as per schedule . .	2,806,278 00	
Loans on collateral security as per schedule,	50,000 00	
Cash deposited in various banks . .	168,925 45	
Interest due and accrued	45,626 11	
Premiums in course of collection (gross) .	101,917 77	
Rents due and accrued	314 75	
Gross assets		$4,219,046 56
Deduct special deposits in other states		68,655 00
Balance		$4,150,391 56

Liabilities.

Losses adjusted unpaid	$54,894 80
claimed and reported . . .	91,525 00
disputed or resisted . . .	10,350 00

* Value of lands mortgaged $1,729,560 00
Value of buildings thereon 1,076,990 00
Amount of insurance held as collateral . . . 759,670 00

Unearned premiums on outstanding risks	$871,064 77	
Reclaimable on perpetual fire policies	1,751,404 23	
Gross liabilities, except capital	$2,779,238 80	
Deduct liabilities on special deposits	43,015 03	
		$2,736,223 77
Surplus as regards policy-holders		$1,414,167 79
Paid-up capital		500,000 00
Surplus over capital		$914,167 79

Income.

Cash received for fire premiums	$1,594,912 78	
Deduct re-insurance and return premiums	156,946 63	
Net cash received for fire premiums		$1,437,966 15
Interest received on bonds and mortgages		64,785 43
Interest and dividends received from all other sources		167,422 38
Income from rents		2,038 80
from return taxes, surveys, and policy fees		3,318 22
from transfers, etc.		2,841 80
Deposits received for perpetual fire risks	$71,675 29	
Gross cash income		$1,678,372 78

Expenditures.

Cash paid for fire losses	$1,003,032 61
dividends paid	200,000 00
paid for commissions and brokerage	337,204 62
for salaries of officers and employés	61,187 73
for state and local taxes	73,095 21
for incidentals	18,711 67
for repairs on real estate	1,246 66
Deposits returned on perpetual fire risks $35,930 11	
Gross cash expenditures	$1,694,478 50

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$221,159,264 00	$3,273,903 80
Fire risks written during 1881	132,154,666 00	1,585,053 62
Total	$353,313,930 00	$4,858,957 42
Deduct risks expired and terminated,	125,773,885 00	1,313,077 84
In force at end of year	$227,540,045 00	$3,545,879 58
Deduct amount re-insured	839,046 00	10,992 95
Net amount in force	$226,700,999 00	$3,534,886 63
Perpetual risks in force	82,616,611 00	1,843,583 41

MISCELLANEOUS.

Premiums received from organization of company	$12,732,462 00
Losses paid from organization of company	6,001,626 00
Cash dividends declared from organization of company	2,179,763 00
Dividends declared during the year (40 per cent)	200,000 00
Fire losses incurred during the year	991,469 58
Company's stock owned by directors	83,600 00

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA, PHILADELPHIA, PENN.

[Incorporated May 3, 1832. Commenced business April 9, 1833.]

PAID-UP CAPITAL, $200,000.

JAMES N. STONE, *President.* JOHN W. DULLES, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Philadelphia city loan	$5,000 00	$5,500 00
Jersey city loan	9,000 00	9,900 00
Camden county (N.J.) loan	15,000 00	16,500 00
Lehigh Valley Railroad bonds	15,000 00	18,525 00
Delaware and Bound Brook Railroad bonds	12,000 00	14,940 00
North Pennslyvania Railroad bonds	5,000 00	6,175 00
Catawissa Railroad bonds	4,000 00	4,800 00
Pennsylvania Company bonds	14,000 00	15,260 00
Pennsylvania and N. Y. Canal and R.R. bonds	10,000 00	12,400 00
Elmira and Williamsport Railroad stock	550 00	220 00
Hunt. and Broad Top R.R. and C. Co. bonds	10,500 00	12,495 00
Pittsburgh, Cin., and St. Louis R.R. bonds	15,000 00	18,150 00
Railway Car Trust of Pennsylvania bonds	10,000 00	10,000 00
American Steamship Company bonds	4,500 00	4,815 00
West Jersey Railroad bonds	9,000 00	10,350 00
New York Car Trust, No. 2	9,000 00	9,000 00
United New Jersey R R. and Canal Co. bonds	10,000 00	12,000 00
Philadelphia and Erie Railroad bonds	10,000 00	10,550 00
Pennsylvania Railroad bonds	11,000 00	13,770 00
	$178,550 00	$205,350 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Pennsylvania Salt Manuf. Company	$2,500 00	$2,000 00
150 " Northern Liberties Gas Company	5,550 00	3,500 00
400 " Pennsylvania Railroad	24,400 00	
85 " Lehigh Valley Railroad	5,185 00	23,500 00
Alleghany Valley Railroad bonds	1,200 00	
	$38,835 00	$29,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$36,500 00	
Loans on mort. of real estate (first liens *),	115,420 00	
Interest due or accrued thereon	2,168 86	
Stocks, bonds, etc., as per schedule	205,350 00	
Loans on collateral security as per schedule,	29,000 00	
Cash in the office of the company	121 51	
Cash deposited in various banks	9,819 51	
Premiums in course of collection (gross)	5,691 30	
Rents due and accrued	101 58	
Perpetual insurance deposits	281 25	
Gross assets		$404,454 01
LIABILITIES.		
Losses adjusted unpaid	$2,182 56	
Losses claimed and reported	631 25	
Unearned premiums on outstanding risks	25,096 92	
Reclaimable on perpetual fire policies	72,152 11	
Dividends to stockholders unpaid	267 00	
State and local taxes	900 00	
Commissions and brokerage	921 48	
Gross liabilities, except capital		102,151 32
Surplus as regards policy-holders		$302,302 69
Paid-up capital		200,000 00
Surplus over capital		$102,302 69
INCOME.		
Cash received for fire premiums	$49,990 20	
Deduct re-insurance and return premiums	4,097 71	
Net cash received for fire premiums		$45,892 49
Interest received on bonds and mortgages		7,075 61
Interest and dividends received from all other sources		11,286 80
Income from rents		1,139 02
Income from all other sources		103 04
Deposits received for perpetual fire risks	$6,375 61	
Gross cash income		$65,496 96
EXPENDITURES.		
Cash paid for fire losses	$19,617 29	
Deduct salvage and re-insurance	2,754 97	
Net cash paid for fire losses		$16,862 32
Cash dividends paid		17,882 50
Cash paid for commissions and brokerage		8,665 39
for salaries of officers and employés		4,560 76
for state and local taxes		1,614 60
for incidentals		4,502 94
Deposits returned on perpetual fire risks	$3,520 36	
Gross cash expenditures		$54,088 51

* Total value of property mortgaged $274,700 00
Amount of insurance held as collateral . . . 86,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$2,027,763 00	$20,213 06
Fire risks written during 1881	6,310,530 00	53,216 06
Total	$8,338,293 00	$73,429 12
Deduct risks expired and terminated	3,407,764 00	24,961 10
In force at end of year	$4,930,529 00	$48,468 02
Deduct amount re-insured	44,850 00	409 32
Net amount in force	$4,885,679 00	$48,058 70
Perpetual risks in force	2,577,092 00	75,949 59

Miscellaneous.

Premiums received from organization of company	$441,335 86
Losses paid from organization of company	277,445 38
Cash dividends declared from organization of company	316,000 00
Dividends declared during the year (9 per cent)	18,000 00
Fire losses incurred during the year	17,076 13
Company's stock owned by directors	36,200 00

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CAL.

[Incorporated May 3, 1863. Commenced business June 18, 1863.]

Paid-up Capital, $750,000.

D. J. Staples, *President.* William J. Dutton, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$540,000 00	$639,900 00
Oakland city bonds	25,000 00	30,625 00
Oakland Gas-Light Company bonds	17,000 00	17,347 06
99 shares First National Gold Bank	9,900 00	11,880 00
	$591,900 00	$699,752 06

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
100 shares	Gold and Stock Telegraph Company	$8,000 00	$5,250 00
51 "	California Powder Company	6,120 00	3,500 00
250 "	Bank of Sonoma	27,500 00	10,000 00
440 "	Masonic Hall Association	4,400 00	4,000 00
		$46,020 00	$22,750 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$222,047 52	
Loans on mortgage of real estate (first liens *)	104,942 32	
Interest due or accrued thereon	437 90	
Stocks, bonds, etc , as per schedule	699,752 06	
Loans on collateral security as per schedule,	22,750 00	
Cash in the office of the company	1,041 89	
Cash deposited in bank	95,229 23	
Interest due and accrued	2,120 22	
Premiums in course of collection (gross)	56,364 91	
Notes taken for marine and inland risks	34,180 44	
Rents due and accrued	230 00	
Tax advanced on mortgage	819 31	
Gross assets		$1,239,915 80
Deduct special deposit in Oregon		59,250 00
		$1,180,665 80

Liabilities.

Losses adjusted unpaid	$29,027 00	
claimed and reported	13,180 97	
disputed or resisted	9,785 83	
Total amount of losses	$51,993 80	
Less re-insurance	6,800 00	
Net amount of unpaid losses	$45,193 80	
Unearned premiums on outstanding risks	333,425 45	
Dividends to stockholders unpaid	39 00	
Commissions and brokerage	4,054 84	
Bills payable, etc.	6,388 13	
Gross liabilities, except capital	$389,101 22	
Deduct liability on special deposit	5,532 57	
		383,568 65
Surplus as regards policy-holders		$797,097 15
Paid-up capital		750,000 00
Surplus over capital		$47,097 15

Income.

Cash received for fire premiums	$602,178 73	
Deduct re-insurance and return premiums	116,101 42	
Net cash received for fire premiums		$486,077 31
Cash rec'd for marine and inl'd premiums,	$172,980 80	
Deduct re-insurance and return premiums,	57,875 96	
Net cash rec'd for marine and inl'd prem's,		115,104 84

* Value of lands mortgaged $193,200 00
Value of buildings thereon 120,250 00
Amount of insurance held as collateral . . . 71,100 00

Interest received on bonds and mortgages		$11,441 21
Interest and dividends received from all other sources		27,360 63
Income from rents		13,786 45
Gross cash income		$653,770 44

EXPENDITURES.

Cash paid for fire losses	$268,699 80	
Deduct salvage and re-insurance	18,506 48	
Net cash paid for fire losses		$250,193 32
Cash paid for marine and inland losses	$68,836 05	
Deduct salvage and re-insurance	22,025 73	
Net cash paid for marine and inland losses,		46,810 32
Cash dividends paid		90,251 61
Cash paid for commissions and brokerage		69,036 73
for salaries of officers and employés		34,373 47
for state and local taxes		10,567 34
for incidentals		87,270 73
Gross cash expenditures		$588,503 52

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$44,316,742 00	$533,729 08
Fire risks written during 1881	50,381,914 00	595,253 14
Total	$94,698,656 00	$1,128,982 22
Deduct risks expired and terminated	41,749,992 00	522,049 75
In force at end of year	$52,948,664 00	$606,932 47
Deduct amount re-insured	4,527,535 00	67,692 18
Net amount in force	$48,421,129 00	$539,240 29
Marine risks outstanding Dec. 31, 1880	$910,843 00	$65,718 33
Marine risks written during 1881	8,228,995 00	174,669 39
Total	$9,139,838 00	$240,387 72
Deduct risks expired and terminated	7,911,648 00	152,043 03
In force at end of year	$1,228,190 00	$88,344 69
Deduct amount re-insured	395,430 00	27,407 26
Net amount in force	$832,760 00	$60,937 43

MISCELLANEOUS.

Premiums received from organization of company	$7,293,400 74
Losses paid from organization of company	4,551,284 89
Cash dividends declared from organization of company	986,060 00
Dividends declared during the year (12 per cent)	90,000 00
Fire losses incurred during the year	238,722 95
Marine and inland losses incurred during the year	58,399 07
Company's stock owned by directors	107,300 00

FIREMEN'S INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1825. Commenced business Aug. 2, 1826.]

PAID-UP CAPITAL, $378,000.

JAMES M. ANDERSON, *President.* R. E. WARFIELD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Baltimore city bonds	$133,400 00	$152,076 00
Maryland state bonds	148,205 69	154,399 69
Virginia state bonds	72,514 00	35,652 10
Tennessee state bonds	43,000 00	31,820 00
Com. and Farmers' Nat'l B'k (Balt.) stock,	31,000 00	35,030 00
Farmers' and Merch. N'l B'k (Balt.) stock,	1,200 00	1,410 00
Merchants' National Bank (Balt.) stock	700 00	945 00
Merchants' National Bank (Balt.) stock	8,080 00	9,898 00
National Bank of Baltimore	13,200 00	17,952 00
Franklin Bank of Baltimore	500 00	475 00
	$451,799 69	$439,657 79

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$61,875 00	
Stocks, bonds, etc., as per schedule	439,657 79	
Cash in the office of the company	776 84	
Cash deposited in various banks	4,105 40	
Interest due and accrued	7,322 93	
Premiums in course of collection (gross)	7,217 17	
Rents due and accrued	237 50	
Gross assets		$521,192 63

LIABILITIES.

Losses adjusted unpaid	$18,719 41	
claimed and reported	4,530 50	
disputed or resisted	5,500 00	
Unearned premiums on outstanding risks	83,100 02	
Reclaimable on perpetual fire policies	199 00	
Dividends to stockholders unpaid	807 12	
State and local taxes	761 11	
Commissions and brokerage	139 87	
Gross liabilities, except capital		113,757 03
Surplus as regards policy-holders		$407,435 60
Paid-up capital		378,000 00
Surplus over capital		$29,435 60

INCOME.

Cash received for fire premiums	$193,668 92	
Deduct re-insurance and return premiums	16,534 31	
Net cash received for fire premiums		$177,134 61

Interest and dividends received from all sources		$24,764 07
Income from rents		1,325 00
Deposits received for perpetual fire risks	$199 00	
Gross cash income		$203,223 68

EXPENDITURES.

Cash paid for fire losses	$145,057 51	
Deduct salvage and re-insurance	4,558 31	
Net cash paid for fire losses		$140,499 20
Cash dividends paid		45,088 80
Cash paid for commissions and brokerage		28,555 90
for salaries of officers and employés		7,985 35
for state and local taxes		10,059 64
for incidentals		10,569 37
Gross cash expenditures		$242,758 26

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$24,757,965 00	$160,488 88
Fire risks written during 1881	28,034,808 00	199,953 56
Total	$52,792,773 00	$360,442 44
Deduct risks expired and terminated	27,435,098 00	195,206 89
In force at end of year	$25,357,675 00	$165,235 55
Deduct amount re-insured	102,125 00	1,176 68
Net amount in force	$25,255,550 00	$164,058 87
Perpetual risks in force	2,500 00	200 00

MISCELLANEOUS.

Premiums received from organization of company	$5,230,490 19
Losses paid from organization of company	2,524,168 46
Cash dividends declared from organization of company	3,030,000 24
Dividends declared during the year	45,360 00
Fire losses incurred during the year	153,153 34
Company's stock owned by directors	22,950 00

FIREMEN'S INSURANCE COMPANY, DAYTON, O.

[Incorporated April, 1856. Commenced business April, 1856.]

PAID-UP CAPITAL, $250,000.

S. CRAIGHEAD, *President.* J. S. MILES, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$120,000 00	$123,575 00
Dayton city bonds	21,000 00	23,100 00
Troy city bonds	17,000 00	18,050 00

	Par value.	Market value.
Music Hall Company (Dayton) bonds	$5,400 00	$5,400 00
135 shares Merchants' Nat'l Bank (Cin.)	13,500 00	18,225 00
22 shares Dayton National Bank	2,200 00	3,300 00
	$179,100 00	$191,650 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Second National Bank (Dayton) stock	$18,500 00	$8,000 00
Cooper Hydraulic Company (Dayton) stock,	25,000 00	12,500 00
Personal loans secured	11,200 00	6,000 00
	$54,700 00	$26,500 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$82,347 81	
Loans on mortgage of real estate (first liens*),	74,924 02	
Interest due or accrued thereon	3,342 17	
Stocks, bonds, etc., as per schedule	191,650 00	
Loans on collateral security as per schedule,	26,500 00	
Cash in the office of the company	9,279 41	
Cash deposited in bank	1,578 30	
Interest due and accrued	1,511 44	
Premiums in course of collection (gross)	32,120 83	
Notes taken for marine and inland risks	754 77	
Gross assets		$424,008 75

Liabilities.

Losses adjusted unpaid	$3,453 06	
claimed and reported	6,893 85	
disputed or resisted	1,150 00	
Unearned premiums on outstanding risks	105,031 85	
Dividends to stockholders unpaid	1,090 40	
State and local taxes	1,550 30	
Commissions and brokerage	2,500 00	
Gross liabilities, except capital		121,669 46
Surplus as regards policy-holders		$302,339 29
Paid-up capital		250,000 00
Surplus over capital		$52,339 29

Income.

Cash received for fire premiums	$192,111 59	
Deduct re-insurance and return premiums	33,475 75	
Net cash received for fire premiums		$158,635 84
Interest received on bonds and mortgages		7,174 28
Interest and dividends received from all other sources		13,226 17
Income from rents		495 00
Gross cash income		$179,531 29

* Value of lands mortgaged $113,435 00
Value of buildings thereon 55,800 00
Amount of insurance held as collateral . . . 28,450 00

Expenditures.

Cash paid for fire losses	$87,883 53	
Deduct salvage and re-insurance	2,189 70	
Net cash paid for fire losses		$85,693 83
Cash dividends paid		22,902 10
Cash paid for commissions and brokerage		28,045 06
for salaries of officers and employés		14,214 63
for state and local taxes		5,325 06
for incidentals		17,991 37
Gross cash expenditures		$174,172 05

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$15,867,962 00	$183,478 40
Fire risks written during 1881	16,118,873 00	192,111 59
Total	$31,986,835 00	$375,589 99
Deduct risks expired and terminated	14,833,003 00	169,063 93
In force at end of year	$17,153,832 00	$206,526 06
Deduct amount re-insured	267,599 00	3,405 25
Net amount in force	$16,886,233 00	$203,120 81

Miscellaneous.

Premiums received from organization of company	$1,595,689 89
Losses paid from organization of company	614,591 33
Cash dividends declared from organization of company	412,392 40
Dividends declared during the year (9 per cent)	22,500 00
Fire losses incurred during the year	87,825 99
Company's stock owned by directors	57,020 00

FIREMEN'S INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.]

Paid-up Capital, $500,000.

S. R. W. Heath, *President.* Daniel H. Dunham, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$100,000 00	$108,775 00
Newark City National Bank stock	20,000 00	25,000 00
Second National Bank stock	14,000 00	17,500 00
National State Bank stock	10,800 00	11,880 00
Essex County National Bank stock	10,400 00	13,000 00.
National Newark Banking Company stock	7,850 00	10,205 00
German National Bank stock	2,300 00	2,070 00
American Insurance Company stock	20,000 00	30,000 00

	Par value.	Market value.
Newark City Insurance Company stock	$3,750 00	$2,812 50
Newark Fire Insurance Company stock	2,340 00	3,159 00
Germania Insurance Company stock	2,000 00	1,000 00
Morris and Essex Railroad Company stock	11,800 00	14,278 00
Newark Gas-Light Company stock	5,000 00	6,500 00
Orange and Newark H. C. Railroad bonds	2,000 00	2,000 00
	$212,240 00	$248,179 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon
500 shares Union Pacific Railroad	$58,500 00	$100,000 00
350 " Western Union Telegraph Company	28,000 00	
100 " North-Western Railroad	13,900 00	
100 " Lake Shore Railroad	11,500 00	
New York Elevated Railroad bonds	5,900 00	
Newark and Rosendale Cement Company stock,	8,300 00	10,000 00
Essex County National Bank stock	3,750 00	
Bonds and mortgages	16,000 00	4,000 00
	$145,850 00	$114,000 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$105,411 29	
Loans on mortgage of real estate (first liens*),	731,804 00	
Interest due or accrued thereon	13,377 79	
Stocks, bonds, etc., as per schedule	248,179 50	
Loans on collateral security as per schedule,	114,000 00	
Cash in the office of the company	11,821 95	
Cash deposited in Newark City Nat'l Bank,	8,360 99	
Interest due and accrued	362 02	
Premiums in course of collection (gross)	3,545 13	
Rents due and accrued	192 50	
Prem's more than three mos. due, $109 60		
Gross assets		$1,237,055 17

Liabilities.

Losses claimed and reported	$12,156 72	
Unearned premiums on outstanding risks	111,925 37	
Unpaid scrip ordered to be redeemed	2,303 00	
Interest due or accrued on scrip	613 97	
Commissions and brokerage	493 86	
Return premiums	25 68	
Gross liabilities, except capital		127,518 60
Surplus as regards policy-holders		$1,109,536 57
Paid-up capital		500,000 00
Surplus over capital		$609,536 57

* Total value of property mortgaged . . . $1,799,600 00
Amount of insurance held as collateral . . 941,160 00

Income.

Cash received for fire premiums	$203,736 45	
Deduct re-insurance and return premiums,	10,351 81	
Net cash received for fire premiums		$193,384 64
Interest received on bonds and mortgages		46,969 26
Interest and dividends received from all other sources		18,124 77
Income from rents		7,180 13
Gross cash income		$265,658 80

Expenditures.

Cash paid for fire losses	$87,960 38	
Deduct salvage and re-insurance	314 92	
Net cash paid for fire losses		$87,645 46
Cash dividends paid		60,000 00
Cash paid for redemption of scrip		81 00
Interest paid scrip-holders		21 81
Cash paid for commissions and brokerage		26,861 76
for salaries of officers and employés		17,385 13
for state and local taxes		6,508 55
for incidentals		14,842 08
for repairs on real estate		2,356 66
Gross cash expenditures		$215,702 45

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$27,672,851 00	$213,798 51
Fire risks written during 1881	28,721,460 00	204,657 11
Total	$56,394,311 00	$418,455 62
Deduct risks expired and terminated,	27,817,026 00	197,248 98
In force at end of year	$28,577,285 00	$221,206 64
Deduct amount re-insured	128,309 00	941 93
Net amount in force	$28,448,976 00	$220,264 71

Miscellaneous.

Premiums received from organization of company	$3,090,078 62
Losses paid from organization of company	1,022,988 14
Cash dividends declared from organization of company	552,500 00
Dividends declared during the year (12 per cent)	60,000 00
Fire losses incurred during the year	96,904 96
Company's stock owned by directors	317,675 00

FIREMEN'S INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1825. Commenced business 1825.]

PAID-UP CAPITAL, $204,000.

JOHN F. HALSTED, *President.* P. HANFORD OAKLEY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$227,000 00	$235,602 50
Bank of New York stock	6,700 00	9,380 00
Metropolitan Bank stock	6,000 00	10,200 00
American Exchange Bank stock	4,000 00	5,000 00
Delaware and Hudson Canal Co. bonds	13,000 00	14,100 00
	$256,700 00	$274,282 50

SUMMARY OF ASSETS, DEC. 31, 1881.

Loans on mortgage of real estate (first liens*),	$34,300 00	
Interest due or accrued thereon	771 75	
Stocks, bonds, etc., as per schedule	274,282 50	
Cash in the office of the company	972 45	
Cash deposited in bank	2,274 98	
Interest due and accrued	1,023 00	
Premiums in course of collection (gross)	4,582 95	
Prem's more than 3 months due, $148 08		
Gross assets		$318,207 63

LIABILITIES.

Losses adjusted, unpaid	$10,823 50	
Losses claimed and reported	13,335 00	
Unearned premiums on outstanding risks	32,978 58	
Due and accrued for rent, salaries, etc.	683 33	
State and local taxes	433 50	
Commissions and brokerage	802 01	
Return premiums	51 36	
Gross liabilities, except capital		59,107 28
Surplus as regards policy-holders		$259,100 35
Paid-up capital		204,000 00
Surplus over capital		$55,100 35

INCOME.

Cash received for fire premiums	$66,205 82	
Deduct re-insurance and return premiums	7,731 72	
Net cash received for fire premiums		$58,474 10

* Value of lands mortgaged $44,700 00
Value of buildings thereon 28,300 00
Amount of insurance held as collateral 28,400 00

Cash received for marine and inland premiums	$1,471 00	
Deduct re-insurance and return premiums	169 56	
Net cash received for marine and inland prem's,		$1,301 44
Interest received on bonds and mortgages		2,485 50
Interest and dividends received from all other sources		12,811 54
Gross cash income		$75,072 58

Expenditures.

Cash paid for fire losses	$37,215 94	
Deduct salvage and re-insurance	31 77	
Net cash paid for fire losses		$37,184 17
Cash paid for marine and inland losses		749 33
Cash dividends paid		17,340 00
paid for commissions and brokerage		8,047 36
for salaries of officers and employés		10,391 70
for state and local taxes		1,039 35
for incidentals		6,954 18
Gross cash expenditures		$81,706 09

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$10,889,447 00	$64,151 95
Fire risks written during 1881	11,881,799 00	64,029 94
Total	$22,771,246 00	$128,181 89
Deduct risks expired and terminated	11,929,690 00	63,130 96
In force at end of year	$10,841,556 00	$65,050 93
Deduct amount re-insured	249,355 00	1,428 33
Net amount in force	$10,592,201 00	$63,622 60
Marine risks outstanding Dec. 31, 1880	$96,614 00	$2,854 06
Marine risks written during 1881	53,500 00	1,296 00
Total	$150,114 00	$4,150 06
Deduct risks expired and terminated	101,614 00	2,948 06
In force at end of year	$48,500 00	$1,202 00

Miscellaneous.

Premiums received from organization of company	$4,210,600 63
Losses paid from organization of company	2,631,126 44
Cash dividends declared from organization of company	1,350,538 17
Dividends declared during the year	17,340 00
Fire losses incurred during the year	47,094 89
Marine and inland losses incurred during the year	190 89
Company's stock owned by directors	61,982 00

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 22, 1829. Commenced business June, 1829.]

PAID-UP CAPITAL, $400,000.

JAMES W. MCALLISTER, *President.* EZRA T. CRESSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$110,000 00	$112,475 00
Maine state bonds	7,000 00	7,980 00
Philadelphia city bonds	50,000 00	64,000 00
Columbus city bonds	5,000 00	5,250 00
Camden city bonds	1,000 00	1,100 00
New Jersey Railroad bonds	15,000 00	17,850 00
Philadelphia and Reading Railroad bonds	3,000 00	3,750 00
Harrisburg, P. L., and Mt. Joy R.R. bonds	25,000 00	26,000 00
Hestonville, M., and F. P. Railroad bonds	10,000 00	10,550 00
Camden and Amboy Railroad bonds	10,500 00	11,025 00
Connecting railroad bonds	20,000 00	23,200 00
Easton and Amboy Railroad bonds	25,000 00	26,250 00
Huntingdon and Broad Top Railroad bonds	10,000 00	11,750 00
Lehigh Valley Railroad bonds	35,000 00	42,350 00
Junction railroad bonds	10,000 00	10,400 00
Elmira and Williamsport Railroad bonds	10,000 00	10,000 00
Pennsylvania Railroad bonds	25,000 00	23,750 00
Steubenville and Indiana Railroad bonds	11,000 00	11,440 00
Lehigh Coal and Navigation Company bonds	18,300 00	20,094 00
100 shares Commercial National Bank	5,000 00	6,500 00
16 shares Continental Hotel Company	1,600 00	1,616 00
	$407,400 00	$447,330 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Lehigh Valley Railroad bonds	$1,220 00	$1,000 00
56 shares Pennsylvania Railroad	3,472 00	1,800 00
500 shares Philadelphia and Erie Railroad	10,750 00	5,500 00
Louisiana and Missouri River Railroad bonds	12,000 00	10,000 00
1,900 shares Pennsylvania Railroad	117,800 00	105,000 00
100 " 13th and 15th Streets Railroad	6,500 00	
1,000 " Germantown Railroad	60,000 00	20,000 00
200 " Chicago and North-western R.R.	27,300 00	25,000 00
50 " Morris and Essex Railroad	6,050 00	
250 " Union Pacific Railroad	29,250 00	25,000 00
400 " N. Y. Central and Hudson R. R.R.	52,400 00	45,000 00
Hannibal and St. Joseph Railroad bonds	66,600 00	60,000 00
200 shares Chicago and North-western R.R.	25,200 00	50,000 00
100 " Missouri and Pacific Railroad	10,000 00	
200 " Union Pacific Railroad	23,400 00	

	Market value.	Loaned thereon.
Milwaukee and St. Paul Railroad bonds	$17,680 00	$10,000 00
Chicago, St. Paul, and Dacota R.R. bonds	60,000 00	50,000 00
Chicago, Burlington, and Quincy R.R. bonds	27,720 00	25,000 00
500 shares Chicago and North-western R.R.	70,000 00	50,000 00
100 shares Western Union	7,900 00	25,000 00
Milwaukee and St. Paul Railroad bonds	25,750 00	
	$660,992 00	$508,300 00

Summary of Assets, Dec. 31, 1881.

Cash value of unencumbered real estate	$679,650 00	
Loans on mort. of real estate (first liens *),	1,328,323 34	
Interest due or accrued thereon	28,280 56	
Stocks, bonds, etc., as per schedule	447,330 00	
Loans on collateral security, as per schedule,	508,300 00	
Cash in the office of the company	2,392 29	
Cash deposited in various banks	116,264 56	
Interest due and accrued	5,388 66	
Premiums in course of collection (net)	47,443 61	
Re-insurance deposit premiums	356 25	
Gross assets		$3,163,729 27
Deduct special deposits in other states		56,237 50
Balance		$3,107,491 77

Liabilities.

Losses adjusted unpaid	$14,609 12	
Losses claimed and reported	26,860 09	
Unearned premiums on outstanding risks	438,353 86	
Reclaimable on perpetual fire policies	1,378,854 66	
Dividends to stockholders unpaid	2,616 00	
Surveys	2,681 00	
Gross liabilities, except capital	$1,863,974 73	
Deduct liabilities on special deposits	7,514 48	
		$1,856,460 25
Surplus as regards policy-holders		$1,251,031 52
Paid-up capital		400,000 00
Surplus over capital		$851,031 52

Income.

Cash received for fire premiums	$586,566 05	
Deduct re-insurance and return premiums	50,358 96	
Net cash received for fire premiums		$536,207 09

* Total value of property mortgaged $3,106,845 00
Amount of insurance held as collateral 1,531,121 95

Interest received on bonds and mortgages		$96,124 59
Interest and dividends received from all other sources		22,845 26
Income from rents		31,913 53
Income from commissions, transfers, etc.		5,715 13
Deposits received for perpetual fire risks	$28,645 89	
Gross cash income		$692,805 60

EXPENDITURES.

Cash paid for fire losses		$310,432 41
dividends paid		125,888 00
paid for commissions and brokerage		72,595 93
for salaries of officers and employés		72,614 12
for state and local taxes		54,546 64
for incidentals		76,892 69
for repairs on real estate		11,045 09
Deposits returned on perpetual fire risks	$45,521 70	
Gross cash expenditures		$724,014 88

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$137,867,543 00	$2,413,603 46
Fire risks written during 1881	57,468,415 00	618,394 81
Total	$195,335,958 00	$3,031,998 27
Deduct risks expired and terminated	56,802,146 00	646,357 11
In force at end of year	$138,533,812 00	$2,385,641 16
Perpetual risks in force	59,332,178 27	1,480,482 09

MISCELLANEOUS.

Premiums received from organization of company	$21,837,361 89
Losses paid from organization of company	12,092,475 04
Cash dividends declared from organization of company	4,088,000 00
Dividends declared during the year (32 per cent)	128,000 00
Fire losses incurred during the year	310,148 77
Company's stock owned by directors	49,900 00

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 7, 1872. Commenced business March 7, 1872.]

PAID-UP CAPITAL, $1,000,000.

EMIL OELBERMANN, *President.* JAMES A. SILVEY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$2,050,000 00	$2,375,015 00
Rhode Island state bonds	50,000 00	57,000 00
Missouri state bonds	50,000 00	57,500 00

	Par value.	Market value.
Rochester city bonds	$40,000 00	$52,000 00
Buffalo city bonds	25,000 00	32,500 00
Yonkers city bonds	21,000 00	27,300 00
New York Central Railroad bonds	50,000 00	51,000 00
Chicago, Rock Island, and Pacific R.R. bonds	50,000 00	63,000 00
Chicago, Mil., and St. Paul Railroad bonds	30,000 00	35,700 00
Central Pacific Railroad bonds	40,000 00	45,200 00
Union Pacific Railroad bonds	40,000 00	45,600 00
Kansas Pacific Railroad bonds	75,000 00	80,250 00
Erie Railroad bonds	50,000 00	64,750 00
Syracuse, Bing., and New York Railroad bonds,	30,000 00	36,300 00
Louisville and Nashville Railroad bonds	25,000 00	25,375 00
New York and Harlem Railroad stock	50,000 00	100,000 00
New York Central Railroad stock	50,000 00	65,500 00
	$2,726,000 00	$3,213,990 00

Summary of Assets, Dec. 31, 1881.

Stocks, bonds, etc., as per schedule	$3,213,990 00	
Cash in the office of the company	4,346 90	
Cash deposited in various banks	129,786 99	
Interest due and accrued	800 00	
Premiums in course of collection (gross)	104,824 30	
Prem's more than three months due, $810 44		
Gross assets		$3,453,748 19
Deduct special deposits in other states	99,575 00	
		$3,354,173 19

Liabilities.

Losses adjusted unpaid	$63,440 69	
claimed and reported	35,537 29	
disputed or resisted	12,109 59	
Total amount of losses	$111,087 57	
Less re-insurance	1,277 40	
Net amount of unpaid losses	$109,810 17	
Unearned premiums on outstanding risks	904,235 45	
Commissions and brokerage	24,462 49	
Gross liabilities, except capital	$1,038,508 11	
Deduct liabilities on special deposits	11,740 31	
		$1,026,767 80
Surplus as regards policy-holders		$2,327,405 39
Paid-up capital		1,000,000 00
Surplus over capital		$1,327,405 39

INCOME.

Cash received for fire premiums	$1,633,894 29	
Deduct re-insurance and return premiums	269,946 21	
Net cash received for fire premiums		$1,363,948 08
Interest and dividends received from all sources		126,615 81
Gross cash income		$1,490,563 89

EXPENDITURES.

Cash paid for fire losses	$699,530 67	
Deduct salvage and re-insurance	46,671 91	
Net cash paid for fire losses		$652,858 76
Cash dividends paid		120,000 00
paid for commissions and brokerage		186,444 88
for salaries of officers and employés		107,588 27
for state and local taxes		32,360 79
for incidentals		117,496 15
Gross cash expenditures		$1,216,748 85

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$166,263,819 00	$1,497,249 06
Fire risks written during 1881	189,411,532 00	1,640,880 39
Total	$355,675,351 00	$3,138,129 45
Deduct risks expired and terminated,	145,197,832 00	1,341,405 82
In force at end of year	$210,477,519 00	$1,796,723 63
Deduct amount re-insured	6,632,792 00	74,045 13
Net amount in force	$203,844,727 00	$1,722,678 50

MISCELLANEOUS.

Premiums received from organization of company	$10,260,090 67
Losses paid from organization of company	4,340,269 09
Cash dividends declared from organization of company	860,000 00
Dividends declared during the year (12 per cent)	120,000 00
Fire losses incurred during the year	673,018 87
Company's stock owned by directors	312,400 00

GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, $1,000,000.

RUDOLPH GARRIGUE, *President.* HUGO SCHUMANN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,375,000 00	$1,622,843 75
Chicago, Burlington, and Quincy R.R. bonds	85,000 00	91,375 00
New York and Erie Railroad bonds	30,000 00	31,800 00

	Par value.	Market value.
Mich. Southern and Northern Ind. R.R. bonds	$55,000 00	$59,125 00
St. Paul, Minn., and Manitoba Railroad bonds	20,000 00	22,375 00
New York Central Railroad bonds	60,000 00	61,950 00
50 shares National Park Bank	5,000 00	8,000 00
	$1,630,000 00	$1,897,468 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
55 shares First National Bank, Jersey City	$7,150 00	$5,200 00
Galena and Chicago Railroad bonds	10,250 00	10,000 00
Lake Shore and Michigan Southern R.R. bonds,	5,362 50	
Chicago, Burlington, and Quincy R.R. bonds	1,075 00	1,000 00
New York and Erie Railroad bonds	10,600 00	15,000 00
Erie Railroad bonds	7,785 00	
Jersey City bonds	2,220 00	9,000 00
Cincinnati city bonds	7,630 00	
	$52,072 50	$40,200 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$32,346 23	
Loans on mortgage of real estate (first liens*),	294,600 00	
Interest due or accrued thereon	7,585 33	
Stocks, bonds, etc., as per schedule	1,897,468 75	
Loans on collateral security, as per schedule	40,200 00	
Cash in the office of the company	13,591 92	
Cash deposited in various banks	81,134 67	
Interest due and accrued	4,667 67	
Premiums in course of collection (net)	91,966 81	
Mississippi deposits	7,500 00	
Gross assets		$2,471,061 38
Deduct special deposits in other states		106,887 50
Balance		$2,364,173 88

LIABILITIES.

Losses adjusted unpaid	$14,812 53	
claimed and reported	33,419 03	
disputed or resisted	24,351 39	
Unearned premiums on outstanding risks	575,109 33	
Gross liabilities, except capital	$647,692 28	
Deduct liabilities on special deposits	37,505 80	
		$610,186 48
Surplus as regards policy-holders		$1,753,987 40
Paid-up capital		1,000,000 00
Surplus over capital		$753,987 40

* Value of lands mortgaged $223,300 00
Value of buildings thereon 307,700 00
Amount of insurance held as collateral . . . 277,825 00

Income.

Cash received for fire premiums	$1,038,970 63	
Deduct re-insurance and return premiums	75,151 41	
Net cash received for fire premiums		$963,819 22
Interest received on bonds and mortgages		27,855 34
Interest and dividends received from all other sources		77,279 11
Gross cash income		$1,068,953 67

Expenditures.

Cash paid for fire losses	$478,879 59	
Deduct salvage and re-insurance	2,818 16	
Net cash paid for fire losses		$476,061 43
Cash dividends paid		100,000 00
Cash paid for commissions and brokerage		183,512 24
for salaries of officers and employés		68,636 85
for state and local taxes		34,161 28
for incidentals		128,781 80
Gross cash expenditures		$991,153 60

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$96,062,901 00	$884,984 87
Fire risks written during 1881	114,390,090 00	1,039,207 87
Total	$210,452,991 00	$1,924,192 74
Deduct risks expired and terminated,	97,596,200 00	810,039 93
In force at end of year	$112,856,791 00	$1,114,152 81
Deduct amount re-insured	1,049,535 00	10,046 59
Net amount in force	$111,807,256 00	$1,104,106 22

Miscellaneous.

Premiums received from organization of company	$13,105,218 98
Losses paid from organization of company	6,019,212 88
Cash dividends declared from organization of company	1,301,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	486,701 40
Company's stock owned by directors	132,750 00

GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $300,000.

ALFRED S. GILLETT, *President.* J. B. ALLEN, *Acting Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$150,000 00	$166,390 00
Philadelphia city bonds	10,000 00	12,900 00
Louisville city bonds	10,000 00	12,000 00
St. Louis city and county bonds	10,000 00	11,200 00
American Steamship Company bonds	5,000 00	5,350 00
Union Pacific Railroad bonds	5,000 00	5,850 00
Connecting Railroad bonds	10,000 00	11,600 00
Pennsylvania Railroad bonds	10,000 00	12,500 00
Camden and Amboy Railroad bonds	17,000 00	18,810 00
Philadelphia and Erie Railroad bonds	10,000 00	11,700 00
Philadelphia and Reading Railroad bonds	5,000 00	3,500 00
Philadelphia and Reading Railroad scrip	1,750 00	1,400 00
Lehigh Navigation Company bonds	11,000 00	12,760 00
Susquehanna Coal Company bonds	3,000 00	3,360 00
Lancaster and Reading Railroad bonds	10,000 00	11,500 00
North Pennsylvania Railroad bonds	5,000 00	6,150 00
45 shares Philadelphia and Darby R.R.	2,250 00	1,513 00
Iowa township bonds	6,000 00	6,000 00
	$281,000 00	$314,483 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Pennsylvania Railroad	$600 00	$500 00
People's Passenger Railroad Company bonds	6,000 00	5,000 00
100 shares M. and M. Schraeder Company	17,500 00	10,000 00
Personal loan, secured		1,500 00
		$17,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$290,000 00
Loans on mortgage of real estate (first liens *),	406,283 32
Interest due or accrued thereon	7,446 05
Stocks, bonds, etc., as per schedule	314,483 00
Loans on collateral security, as per schedule,	17,000 00

* Total value of property mortgaged $1,217,118 00
Amount of insurance held as collateral 277,575 00

Cash in the office of the company	$1,871 86	
Cash deposited in Philadelphia Nat. Bank	52,226 33	
Interest due and accrued	1,275 42	
Premiums in course of collection (gross)	37,861 14	
Rents due and accrued	2,328 52	
Perpetual insurance deposit	1,710 00	
Gross assets		$1,132,485 64

LIABILITIES.

Losses claimed and reported	$19,234 02	
Unearned premiums on outstanding risks	222,139 35	
Reclaimable on perpetual fire policies	107,194 60	
Due and accrued for rent, salaries, etc.	1,826 80	
State and local taxes	441 69	
Commissions and brokerage	7,581 15	
Return premiums	1,842 51	
Re-insurance	246 21	
Gross liabilities, except capital		$360,506 33
Surplus as regards policy-holders		$771,979 31
Paid-up capital		300,000 00
Surplus over capital		$471,979 31

INCOME.

Cash received for fire premiums	$358,023 76	
Deduct re-insurance and return premiums	28,519 59	
Net cash received for fire premiums		$329,504 17
Interest received on bonds and mortgages		25,029 38
Interest and dividends received from all other sources		15,697 67
Income from rents		18,218 34
Deposits received for perpetual fire risks	$5,900 60	
Gross cash income		$388,449 56

EXPENDITURES.

Cash paid for fire losses	$134,481 60	
Deduct salvage and re-insurance	5,261 84	
Net cash paid for fire losses		$129,219 76
Cash dividends paid		60,000 00
Cash paid for commissions and brokerage		59,620 37
for salaries of officers and employés		33,996 84
for state and local taxes		17,531 62
for incidentals		28,524 28
Deposits returned on perpetual fire risks	$2,693 60	
Gross cash expenditures		$328,892 87

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$43,707,390 00	$494,254 19
Fire risks written during 1881	39,711,215 00	360,196 46
Total	$83,418,605 00	$854,450 65
Deduct risks expired and terminated	35,203,718 00	299,052 14
In force at end of year	$48,214,887 00	$555,398 51
Deduct amount re-insured	868,454 00	9,184 04
Net amount in force	$47,346,433 00	$546,214 47
Perpetual risks in force	4,235,258 00	119,105 11

Miscellaneous.

Premiums received from organization of company	$5,388,009 63
Losses paid from organization of company	2,371,619 27
Cash dividends declared from organization of company	762,196 00
Dividends declared during the year (20 per cent)	60,000 00
Fire losses incurred during the year	135,521 76
Company's stock owned by directors	100,700 00

GLENS FALLS INSURANCE COMPANY, GLENS FALLS, N.Y.

[Incorporated May, 1849. Commenced business May, 1850.]

Paid-up Capital, $200,000.

R. M. Little, *President.* J. L. Cunningham, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$530,000 00	$601,075 00
First National Bank stock	10,000 00	15,000 00
	$540,000 00	$616,075 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$133,550 00	$125,000 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$13,450 00
Loans on mortgage of real estate (first liens *),	267,636 75
Interest due or accrued thereon	1,440 47
Stocks, bonds, etc., as per schedule	616,075 00
Loans on collateral security, as per schedule,	125,000 00

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* Value of lands mortgaged	$353,858 00
Value of buildings thereon	288,642 00
Amount of insurance held as collateral	200,750 00

Cash in the office of the company	$1,091 65	
Cash deposited in various banks	69,089 41	
Premiums in course of collection (gross)	19,735 27	
Prem's more than three months due, $1,895 25		
Gross assets *		$1,113,518 55

LIABILITIES.

Losses adjusted unpaid	$10,048 01	
claimed and reported	8,372 00	
disputed or resisted	2,300 00	
Unearned premiums on outstanding risks	291,796 85	
Commissions and brokerage	3,244 57	
Gross liabilities, except capital		315,761 43
Surplus as regards policy-holders		$797,757 12
Paid-up capital		200,000 00
Surplus over capital		$597,757 12

INCOME.

Cash received for fire premiums	$348,146 22	
Deduct re-insurance and return premiums	27,279 93	
Net cash received for fire premiums		$320,866 29
Interest received on bonds and mortgages		17,335 62
Interest and dividends received from all other sources		25,476 61
Income from rents		257 00
Gross cash income		$363,935 52

EXPENDITURES.

Cash paid for fire losses	$187,926 54	
Deduct salvage and re-insurance	2,310 69	
Net cash paid for fire losses		$185,615 85
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		57,446 84
for salaries of officers and employés		19,425 07
for state and local taxes		7,463 95
for incidentals		19,328 34
Gross cash expenditures		$309,280 05

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$57,989,195 00	$530,444 97
Fire risks written during 1881	38,234,390 00	352,650 52
Total	$96,223,585 00	$883,095 49
Deduct risks expired and terminated	34,017,470 00	314,778 61
In force at end of year	$62,206,115 00	$568,316 88
Deduct amount re-insured	455,506 00	4,050 79
Net amount in force	$61,750,609 00	$564,266 09

* Including $200,000 special reserve fund held under New York law.

MISCELLANEOUS.

Premiums received from organization of company	$4,547,028 21
Losses paid from organization of company	2,573,880 82
Cash dividends declared from organization of company	290,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	175,415 28
Company's stock owned by directors	62,840 00

GREAT WESTERN (MARINE) INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated September, 1855. Commenced business October, 1855.]

PAID-UP CAPITAL, $662,080.

FERDINAND MOTZ, *President.* WILLIAM T. LOCKWOOD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$590,000 00	$718,250 00
W. I. and Panama Telegraph Co. stock	10,000 00	2,000 00
Sandy Hook and City Island Tel. Co. stock,	1,000 00	800 00
	$601,000 00	$721,050 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$32,500 00	
Stocks, bonds, etc., as per schedule	721,050 00	
Cash in the office of the company	313 95	
Cash deposited in bank	34,219 31	
Premiums in course of collection (net)	62,600 57	
Notes taken for marine and inland risks	88,840 09	
Gross assets		$939,523 92

LIABILITIES.

Losses adjusted unpaid	$10,172 58
claimed and reported	19,000 00
disputed or resisted	41,500 00
Total amount of losses	$70,672 58
Less re-insurance	12,217 69
Net amount of unpaid losses	$58,454 89
Unearned premiums on outstanding risks	79,770 00
Unpaid scrip ordered to be redeemed	2,730 00
Interest due or accrued on scrip	5,944 83
Dividends to stockholders unpaid	1,599 40
Due for borrowed money	100,000 00

Re-insurance due	$6,226 61	
Accounts due	265 70	
Gross liabilities, except capital		$254,991 43
Surplus as regards policy-holders		$684,532 49
Paid-up capital		662,080 00
Surplus over capital		$22,452 49

Income.

Cash received for marine and inland prem's,	$781,516 00	
Deduct re-insurance and return premiums,	185,192 40	
Net cash rec'd for marine and inland prem's,		$596,323 60
Interest and dividends received from all sources		28,587 86
Gross cash income		$624,911 46

Expenditures.

Cash paid for marine and inland losses	$694,558 75	
Deduct salvage and re-insurance	170,433 43	
Net cash paid for marine and inland losses,		$524,125 32
Cash dividends paid		26,446 40
Cash paid for commissions and brokerage		51,112 19
for salaries of officers and employés		35,605 79
for state and local taxes		8,204 26
Gross cash expenditures		$645,493 96

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1880	$11,441,069 00	$116,768 00
Marine risks written during 1881	68,038,758 00	748,854 96
Total	$79,479,827 00	$865,622 96
Deduct risks expired and terminated	71,397,450 00	777,596 96
In force at end of year	$8,082,377 00	$88,026 00
Deduct amount re-insured	758,050 00	8,256 00
Net amount in force	$7,324,327 00	$79,770 00

Miscellaneous.

Premiums received from organization of company	$37,251,836 00
Losses paid from organization of company	25,863,933 38
Cash dividends declared from organization of company	2,895,568 00
Dividends declared during the year (4 per cent)	26,483 20
Marine and inland losses incurred during the year	610,342 06
Company's stock owned by directors	210,560 00

THE GREENWICH INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May 5, 1834. Commenced business Jan. 1, 1835.]

PAID-UP CAPITAL, $200,000.

SAMUEL C. HARRIOT, *President.* MASON A. STONE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$255,000 00	$297,843 75
District of Columbia bonds	125,000 00	136,250 00
Harlem and Port Chester R.R. bonds	10,000 00	12,600 00
National Broadway Bank stock	10,000 00	25,000 00
	$400,000 00	$471,693 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares Broadway Railroad	$1,500 00	$3,000 00
29 shares Williamsburg City Fire Ins. Co.	2,900 00	
Chicago and Alton Railroad bond	2,440 00	1,800 00
200 shares Central Gas-Light Company (N.Y.)	7,000 00	5,000 00
89 shares Williamsburg Gas-Light Co. (N.Y.)	3,262 50	
People's Gas-Light Company certificates	2,000 00	
Milwaukee and St. Paul Railroad bonds	1,190 00	900 00
Burlington, C. R., and Northern R.R. bonds	1,990 00	1,500 00
100 shares Delaware and Hudson Canal Co.	10,887 50	15,000 00
100 " Canada Southern Railroad	5,250 00	
10 " Chicago, Burl., and Quincy R.R.	1,365 00	
United States bonds	3,423 75	3,000 00
200 shares Chicago, Burl., and Quincy R.R.	27,300 00	60,000 00
300 " Denver and Rio Grande Railroad	21,600 00	
700 " Northern Pacific Railroad	25,550 00	
	$117,658 75	$90,200 00

SUMMARY OF ASSETS, DEC. 31, 1881.

Cash value of unencumbered real estate	$127,500 00	
Loans on mortgage of real estate (first liens),	38,176 00	
Interest due or accrued thereon	668 28	
Stocks, bonds, etc , as per schedule	471,693 75	
Loans on collateral security, as per schedule,	90,200 00	
Cash in the office of the company	5,052 33	
Cash deposited in National Broadway Bank,	27,897 76	
Interest due and accrued	294 00	
Premiums in course of collection (gross)	40,806 15	
Notes taken for marine and inland risks	1,437 00	
Rents due and accrued	1,356 33	
Prem's more than 3 months due, $5,197 59		
Gross assets		$805,081 60

Liabilities.

Losses adjusted unpaid	$22,066 73	
claimed and reported	12,232 00	
disputed or resisted	15,993 00	
Unearned premiums on outstanding risks	205,394 92	
State and local taxes	1,000 00	
Commissions and brokerage	10,000 00	
Return premiums	100 00	
Gross liabilities, except capital		$266,786 65
Surplus as regards policy-holders		$538,294 95
Paid-up capital		200,000 00
Surplus over capital		$338,294 95

Income.

Cash received for fire premiums	$300,042 35	
Deduct re-insurance and return premiums	8,565 80	
Net cash received for fire premiums		$291,476 55
Cash received for marine and inl'd prem's,	$70,147 82	
Deduct re-insurance and return premiums	8,512 49	
Net cash rec'd for marine and inl'd prem's,		61,635 33
Interest received on bonds and mortgages		2,545 56
Interest and dividends received from all other sources		20,899 76
Income from rents		8,896 69
Profits on real estate sold, etc.		4,509 25
Gross cash income		$389,963 14

Expenditures.

Cash paid for fire losses	$96,203 59	
Deduct salvage and re-insurance	7 28	
Net cash paid for fire losses		$96,196 31
Cash paid for marine and inland losses	$84,516 45	
Deduct salvage and re-insurance	3,213 07	
Net cash paid for marine and inland losses,		81,303 38
Cash dividends paid		60,000 00
Cash paid for commissions and brokerage		78,168 55
for salaries of officers and employés		33,934 88
for state and local taxes		5,826 46
for incidentals		12,350 01
Gross cash expenditures		$367,779 59

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$61,127,270 00	$254,914 56
Fire risks written during 1881	77,434,835 00	312,957 25
Total	$138,562,105 00	$567,871 81
Deduct risks expired and terminated	54,857,826 00	217,494 42
In force at end of year	$83,704,279 00	$350,377 39
Deduct amount re-insured	464,239 00	2,385 45
Net amount in force	$83,240,040 00	$347,991 94
Marine risks outstanding Dec. 31, 1880	$1,415,533 00	$25,976 01
Marine risks written during 1881	42,213,124 00	74,311 72
Total	$43,628,657 00	$100,287 73
Deduct risks expired and terminated	41,692,687 00	69,289 30
In force at end of year	$1,935,970 00	$30,998 43
Deduct amount re-insured	68,500 00	1,081 50
Net amount in force	$1,867,470 00	$29,916 93

Miscellaneous.

Premiums received from organization of company	$3,881,568 21
Losses paid from organization of company	1,691,319 88
Cash dividends declared from organization of company	1,698,000 00
Dividends declared during the year (30 per cent)	60,000 00
Fire losses incurred during the year	108,430 15
Marine and inland losses incurred during the year	38,400 82
Company's stock owned by directors	79,850 00

GUARDIAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated February, 1865. Commenced business February, 1865.]

Paid-up Capital, $200,000.

William C. Thompson, *President.* Walter K Paye, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
District of Columbia bonds	$200,000 00	$218,000 00
Harlem River and Port Chester R.R. bonds,	15,000 00	18,750 00
	$215,000 00	$236,750 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Harlem Gas Company	$700 00	$600 00
New York Bowery Insurance Company stock	400 00	
United States bonds	580 00	100 00

	Market value.	Loaned thereon.
New York, Lake Erie, and Western R.R. bond .	$500 00	$300 00
50 shares Western Union Telegraph Company .	3,950 00	5,000 00
St. Louis, Kansas City, and Northern R.R. b'ds,	2,250 00	
	$8,380 00	$6,000 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*), .	$7,500 00	
Interest due or accrued thereon	75 00	
Stocks, bonds, etc., as per schedule . .	236,750 00	
Loans on collateral security, as per schedule,	6,000 00	
Cash in the office and deposited in bank .	2,990 56	
Interest due and accrued	43 50	
Premiums in course of collection (gross) .	6,561 59	
Gross assets		$259,920 65

Liabilities.

Losses claimed and reported . . .	$1,600 00	
Losses disputed or resisted . . .	1,000 00	
Unearned premiums on outstanding risks .	36,116 14	
Due and accrued for rent, salaries, etc. .	500 00	
Commissions and brokerage . . .	700 00	
Gross liabilities, except capital . .		39,916 14
Surplus as regards policy-holders		$220,004 51
Paid-up capital		200,000 00
Surplus over capital		$20,004 51

Income.

Cash received for fire premiums . .	$86,440 37	
Deduct re-insurance and return premiums .	12,363 58	
Net cash received for fire premiums . .		$74,076 79
Interest received on bonds and mortgages		1,513 62
Interest and dividends received from all other sources .		8,322 41
Income from all other sources		629 40
Gross cash income		$84,542 22

Expenditures.

Cash paid for fire losses	$48,626 18
dividends paid	12,000 00
paid for commissions and brokerage	16,405 56
for salaries of officers and employés . . .	13,954 39
for state and local taxes	953 45
for incidentals	7,441 76
Gross cash expenditures	$99,381 34

* Value of lands mortgaged $10,000 00
Value of buildings thereon 15,000 00
Amount of insurance held as collateral . . . 12,000 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$10,065,545 00	$75,541 62
Fire risks written during 1881	10,970,000 00	84,237 92
Total	$21,035,545 00	$159,779 54
Deduct risks expired and terminated	10,524,129 00	83,451 95
In force at end of year	$10,511,416 00	$76,327 59
Deduct amount re-insured	520,200 00	4,019 48
Net amount in force	$9,991,216 00	$72,308 11

Miscellaneous.

Premiums received from organization of company	$1,335,124 00
Losses paid from organization of company	823,800 00
Cash dividends declared from organization of company	210,000 00
Dividends declared during the year	12,000 00
Fire losses incurred during the year	45,526 18
Company's stock owned by directors	82,000 00

HANOVER FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1852. Commenced business April, 1852.]

Paid-up Capital, $1,000,000.

Benjamin S. Walcott, *President.* I. R. Lane, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$1,325,000 00	$1,545,967 50
Connecticut state bonds	20,000 00	21,300 00
Missouri state bonds	27,000 00	29,730 00
Brooklyn city bonds	50,000 00	63,000 00
New York Central Railroad bonds	30,000 00	30,600 00
New York and Harlem Railroad bonds	25,000 00	32,500 00
Erie Railroad bonds	50,000 00	64,875 00
Union Pacific Railroad bonds	75,000 00	89,875 00
Cairo and Fulton Railroad bonds	25,000 00	27,750 00
Pacific Railroad of Missouri	25,000 00	25,625 00
New York Elevated Railroad bonds	20,000 00	23,700 00
Kansas Pacific Railroad bonds	50,000 00	51,500 00
Richmond and Alleghany Railroad bonds	25,000 00	26,062 50
Flint and Père Marquette Railroad bonds	30,000 00	34,500 00
Chicago, Milwaukee, and St. Paul R.R. b'ds,	25,000 00	23,250 00
Chicago, Burlington, and Quincy R R. b'ds,	25,000 00	21,750 00
Norfolk and Western Railroad bonds	5,000 00	5,125 00
100 shares Rensselaer and Saratoga R.R.	10,000 00	14,000 00
75 " Metropolitan National Bank	7,500 00	12,450 00
150 " American Exchange Nat'l Bank,	15,000 00	18,000 00
100 " Central Trust Company	10,000 00	21,000 00
	$1,874,500 00	$2,182,560 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Hanover National Bank	$3,325 00	$1,500 00
United States bonds	1,186 25	1,000 00
5 shares National Park Bank (N.Y.)	800 00	2,175 00
25 " Phenix National Bank	500 00	
245 " American Coal Company	3,675 00	
14 " Chicago, R.I., and Pacific Railroad	1,841 00	2,500 00
10 " Star Fire Insurance Company	900 00	
6 " Standard Fire Insurance Company	366 00	
Brooklyn city bonds	2,800 00	2,000 00
12 shares National Bank of Republic (N.Y.)	1,680 00	1,200 00
Brooklyn city bonds	1,400 00	2,000 00
100 shares American Coal Company	1,500 00	
Lake Erie, Wabash, and St. Louis R.R. bonds	1,100 00	300 00
	$21,073 25	$12,675 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*),	$183,750 00	
Interest due or accrued thereon	1,359 58	
Stocks, bonds, etc., as per schedule	2,182,560 00	
Loans on collateral security, as per schedule	12,675 00	
Cash in the office of the company	51,470 61	
Cash deposited in bank	19,496 99	
Interest due and accrued	9,808 88	
Premiums in course of collection (net)	104,020 23	
Premiums more than 3 months due, $3,867 86		
Gross assets		$2,565,141 29
Deduct special deposits in other states		116,900 00
Balance		$2,448,241 29

Liabilities.

Losses adjusted unpaid	$30,583 15	
claimed and reported	35,454 03	
disputed or resisted	30,575 39	
Total amount of losses	$96,612 57	
Less re-insurance	625 00	
Net amount of unpaid losses	$95,987 57	
Unearned premiums on outstanding risks	635,741 16	
Return premiums	668 00	
Gross liabilities, except capital	$732,396 73	

* Value of lands mortgaged $164,000 00
Value of buildings thereon 219,000 00
Amount of insurance held as collateral . . . 175,100 00

Deduct liabilities on special deposits	$41,065 08	
		$691,331 65
Surplus as regards policy-holders		$1,756,909 64
Paid-up capital		1,000,000 00
Surplus over capital		$756,909 64

Income.

Cash received for fire premiums	$1,083,982 25	
Deduct re-insurance and return premiums	87,317 98	
Net cash received for fire premiums		$996,664 27
Interest received on bonds and mortgages		10,046 01
Interest and dividends received from all other sources		83,009 09
Received for increased capital	$500,000 00	
Gross cash income		$1,089,719 37

Expenditures.

Cash paid for fire losses	$548,427 42	
Deduct salvage and re-insurance	16,915 45	
Net cash paid for fire losses		$531,511 97
Cash dividends paid		75,000 00
Cash paid for commissions and brokerage		157,076 77
for salaries of officers and employés		49,627 40
for state and local taxes		23,569 22
for incidentals		140,661 28
Gross cash expenditures		$977,446 64

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$97,269,624 00	$936,908 13
Fire risks written during 1881	117,534,644 00	1,084,762 17
Total	$214,804,268 00	$2,021,670 30
Deduct risks expired and terminated	94,578,166 00	802,079 13
In force at end of year	$120,226,102 00	$1,219,591 17
Deduct amount re-insured	1,727,637 00	11,203 86
Net amount in force	$118,498,465 00	$1,208,387 31

Miscellaneous.

Premiums received from organization of company	$11,785,052 17
Losses paid from organization of company	6,073,845 18
Cash dividends declared from organization of company	1,109,500 00
Dividends declared during the year	75,000 00
Fire losses incurred during the year	560,497 73
Company's stock owned by directors	219,650 00

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May 10, 1810. Commenced business August, 1810.]

PAID-UP CAPITAL, $1,250,000.

GEORGE L. CHASE, *President.* C. B. WHITING, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Hartford National Bank, Hartford	$51,100 00	$86,359 00
Phœnix National Bank, Hartford	46,700 00	79,390 00
Connecticut River Bank, Hartford	5,000 00	5,800 00
American National Bank, Hartford	15,000 00	22,800 00
Charter Oak National Bank, Hartford	20,000 00	28,400 00
Farmers' and Mechanics' Nat'l Bank, Hartford,	18,200 00	24,570 00
Mercantile National Bank, Hartford	15,000 00	19,500 00
First National Bank, Hartford	17,200 00	21,328 00
Ætna National Bank, Hartford	31,500 09	41,580 00
City National Bank, Hartford	20,800 00	20,384 00
Conn. Trust and Safe Deposit Co., Hartford	23,000 00	24,150 00
American Exchange National Bank, New York,	20,000 00	25,000 00
National Bank of Commerce, New York	10,000 00	15,200 00
Importers' and Traders' Nat'l Bank, New York,	30,000 00	75,000 00
Bank of America, New York	30,000 00	47,400 00
Manhattan Company Bank, New York	10,000 00	13,500 00
Merchants' National Bank, New York	16,700 00	21,710 00
Union National Bank, New York	8,000 00	12,400 00
Bank of North America, New York	7,000 00	7,350 00
Metropolitan National Bank, New York	22,500 00	37,350 00
Blackstone National Bank, Boston	10,600 00	12,084 00
National Bank of Commerce, Boston	3,200 00	4,160 00
Second National Bank, Boston	10,900 00	16,568 00
Hide and Leather National Bank, Boston	2,400 00	2,760 00
Atlantic National Bank, Boston	3,900 00	5,928 00
First National Bank, Boston	10,000 00	21,000 00
Boylston National Bank, Boston	12,500 00	15,875 00
Merchants' Bank (in liquidation), St. Louis	10,000 00	2,500 00
Union National Bank, Albany	6,200 00	7,440 00
First National Bank, Albany	3,300 00	5,115 00
Montreal Bank, Montreal	30,000 00	59,850 00
Ontario Bank, Bowmansville	13,000 00	8,125 00
Connecticut River Company	12,000 00	3,000 00
Connecticut River Railroad Company	2,000 00	3,400 00
New York, New Haven, and Hartford R.R. Co.	70,000 00	122,500 00
Chicago, Rock Island, and Pacific R.R. Co.	20,000 00	26,400 00
Chicago and North-western Railroad Company	20,000 00	27,400 00
United States bonds	256,800 00	286,368 00

	Par value.	Market value.
Tennessee state bonds	$33,000 00	$23,925 00
Alabama state bonds	10,000 00	8,200 00
South Carolina consols	14,605 00	15,627 35
Toledo (O.) Water Works bonds	5,000 00	6,000 00
Watertown (N.Y.) town bonds	3,500 00	3,675 00
Harlem River and Port Chester R.R. bonds	50,000 00	62,500 00
New Brunswick (N.J.) city bonds	45,000 00	48,150 00
Pawtucket (R.I.) town bonds	75,000 00	93,750 00
Dubuque (Iowa) city bonds	25,000 00	26,250 00
Des Moines (Iowa) city bonds	50,000 00	55,000 00
Chicago and Western Indiana Railroad bonds	50,000 00	52,500 00
	$1,275,605 00	$1,655,221 35

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares N.Y. Central and Hudson River R.R.,	$13,200 00	
100 " Chicago, R.I., and Pacific R.R.	13,200 00	
500 " Central Pacific Railroad	45,500 00	
100 " N.Y., Lake Erie, and Western R.R.	9,200 00	
Wabash Railroad bonds	4,080 00	$205,437 50
Texas Pacific and Rio Grande bonds	13,200 00	
Wabash, St. Louis, and Pacific Railroad bonds	59,800 00	
Texas and Pacific Land Grant bonds	77,700 00	
50 shares Travellers' Insurance Company	11,500 00	
40 " Eagle Lock Company	4,000 00	
40 " Union Pacific Railroad	4,460 00	106,350 42
Little Rock, Miss. River, and Texas R.R. bonds,	22,000 00	
Cincinnati city bonds	83,400 00	
500 shares N.Y., Lake Erie, and Western R.R.	20,500 00	
250 " N.Y. Cent. and Hudson River R.R.	33,000 00	50,000 00
33 " Ætna Insurance Company	7,788 00	
1,400 " Del., Lacka., and Western R.R.	89,600 00	
200 " Chicago, R.I., and Pacific R.R.	26,400 00	100,000 00
100 " N.Y. Cent. and Hudson River R.R.	13,200 00	
Wabash Railroad bonds	71,400 00	50,000 00
100 shares N.Y. Cent. and Hudson River R.R.	13,200 00	45,000 00
Wabash, St. Louis, and Pacific R.R. bonds	46,000 00	
334 shares Citizens' Railway Co. (St Louis)	40,592 00	33,000 00
	$722,920 00	$589,787 92

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$651,175 60
Loans on mortgage of real estate (first liens*),	749,800 00
Interest due or accrued thereon	15,472 25

* Value of lands mortgaged	$825,500 00
Value of buildings thereon	920,000 00
Amount of insurance held as collateral	656,000 00

Stocks, bonds, etc., as per schedule	$1,655,221 35	
Loans on collateral security, as per schedule,	589,787 92	
Cash in the office of the company	476 17	
Cash deposited in bank	119,278 65	
Interest due and accrued	5,631 71	
Premiums in course of collection (gross)	266,856 48	
Rents due and accrued	6,108 90	
Non-resident tax due	12,766 00	
Gross assets		$4,072,575 03
Deduct special deposits in other states		250,850 00
Balance		$3,821,725 03

LIABILITIES.

Losses adjusted unpaid	$46,603 94	
claimed and reported	79,820 14	
disputed or resisted	11,175 00	
Unearned premiums on outstanding risks	1,327,112 18	
Commissions and brokerage	25,000 00	
Gross liabilities, except capital	$1,489,711 26	
Deduct liabilities on special deposits	83,545 47	
		1,406,165 79
Surplus as regards policy-holders		$2,415,559 24
Paid-up capital		1,250,000 00
Surplus over capital		$1,165,559 24

INCOME.

Cash received for fire premiums	$1,950,334 92	
Deduct re-insurance and return premiums	157,680 73	
Net cash received for fire premiums		$1,792,654 19
Interest received on bonds and mortgages		55,918 77
Interest and dividends received from all other sources		107,979 06
Income from rents		22,194 84
Gross cash income		$1,978,746 86

EXPENDITURES.

Cash paid for fire losses	$967,025 44	
Deduct salvage and re-insurance	10,991 04	
Net cash paid for fire losses		$956,034 40
Cash dividends paid		251,500 00
Cash paid for commissions and brokerage		259,252 20
for salaries of officers and employés		119,414 20
for state and local taxes		40,932 04
for incidentals		133,049 78
Gross cash expenditures		$1,760,182 62

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880 .	$206,155,359 00	$2,318,459 81
Fire risks written during 1881 . .	183,179,814 00	1,950,334 92
Total	$389,335,173 00	$4,268,794 73
Deduct risks expired and terminated,	161,665,626 00	1,684,769 61
In force at end of year . . .	$227,669,547 00	$2,584,025 12
Deduct amount re-insured . . .	2,421,563 00	34,615 29
Net amount in force . . .	$225,247,984 00	$2,549,409 83

Miscellaneous.

Premiums received from organization of company .	$39,043,827 14
Losses paid from organization of company . .	24,677,329 82
Cash dividends declared from organization of company .	4,313,100 00
Dividends declared during the year (20 per cent) . .	250,000 00
Fire losses incurred during the year	974,608 72
Company's stock owned by directors	201,900 00

HOME INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Paid-up Capital, $3,000,000.

Charles J. Martin, *President.* John H. Washburn, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$4,000,000 00	$4,079,500 00
Mississippi state bonds	20,000 00	20,000 00
New York city bonds	35,000 00	36,750 00
Brooklyn city bonds	50,000 00	65,000 00
Delaware and Hudson Canal Co. bonds .	100,000 00	120,000 00
New York Central and H. R. R.R. stock .	100,000 00	131,750 00
Lake Shore and Mich. South. R.R. bonds .	50,000 00	50,750 00
Clev., Col., Cin., and Ind. Railroad bonds,	100,000 00	126,000 00
100 shares Hanover National Bank, N.Y. .	10,000 00	13,300 00
200 " American Exch. Nat'l Bank, N.Y.	20,000 00	24,000 00
80 " Fourth National Bank, N.Y. .	8,000 00	10,000 00
125 " St. Nicholas Nat'l Bank, N.Y. .	12,500 00	14,500 00
225 " Metropolitan Nat'l Bank, N.Y.	22,500 00	38,250 00
200 " Mercantile National Bank, N.Y.	20,000 00	23,800 00
300 " Merchants' Exch. Nat'l Bank, N.Y. .	15,000 00	15,000 00
160 " Chatham National Bank, N.Y. .	4,000 00	5,000 00
200 " Nat'l Bank of the Republic, N.Y.	20,000 00	28,400 00
100 " National Bank of Commerce, N.Y.	10,000 00	15,000 00
150 " Nat'l Butch. and Drov. B'k, N.Y.	3,750 00	4,575 00
200 " Bank of America, N.Y. . .	20,000 00	30,800 00
200 " Manhattan Company, N.Y. .	10,000 00	13,500 00
	$4,630,750 00	$4,865,875 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares St. Nicholas National Bank	$1,160 00	$400 00
227 " Union Trust Company	45,400 00	23,500 00
10 " St. Nicholas National Bank	1,160 00	
United States bonds	4,112 50	3,100 00
11 shares National Bank of Commerce	1,650 00	1,000 00
St. Paul and Sioux City Railroad bonds	15,900 00	10,000 00
48 shares Broadway Bank	2,700 00	2,000 00
100 " N.Y. Central and Hud. Riv. R.R.	13,175 00	7,000 00
1,140 " Chatham National Bank	35,625 00	28,500 00
130 " Manhattan Gas-Light Company	14,235 00	20,000 00
300 " Brooklyn City Railroad	6,060 00	
125 " 42d-st. and Grand-st. Ferry R.R.	25,000 00	
315 " National Bank of the Republic	44,730 00	38,000 00
457 " Long Island Bank	22,850 00	20,000 00
65 " American Exchange Bank	7,800 00	2,500 00
100 " Metropolitan National Bank	17,000 00	10,000 00
Ohio Central Railroad bonds	2,970 00	12,000 00
Peoria, Dec., and Evansville Railroad bonds	10,700 00	
Troy and Boston Railroad bonds	2,200 00	
Ohio Central Railroad bonds	6,930 00	5,000 00
100 shares N.Y. Central and Hud. Riv. R.R.	13,175 00	15,000 00
20 " St. Nicholas Nat'l Bank	2,320 00	
Scotland (Mo.) county bonds	3,000 00	
Pittsburg, Ft. Wayne, and Chicago R.R. bonds	1,390 00	1,000 00
Lake Erie and Western Railroad bonds	12,770 00	12,000 00
Troy and Boston Railroad bonds	3,300 00	
Rochester and Pittsburgh Railroad bonds	11,940 00	15,000 00
Lake Erie and Western Railroad bonds	6,420 00	
Houston and Texas Central Railroad bonds	1,090 00	600 00
34 shares Western Union Telegraph Company	2,720 00	2,000 00
Rochester and Pittsburgh Railroad bonds	995 00	250 00
Jersey city bonds	1,030 00	900 00
	$341,507 50	$229,750 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$47,399 68
Loans on mortgage of real estate (first liens*),	1,555,858 00
Interest due or accrued thereon	35,649 62
Stocks, bonds, etc., as per schedule	4,865,875 00
Loans on collateral security as per schedule,	229,750 00
Cash deposited in various banks	130,172 31
Interest due and accrued	50,169 57

* Value of lands mortgaged $1,969,700 00
Value of buildings thereon 1,631,050 00
Amount of insurance held as collateral . . . 1,223,750 00

Premiums in course of collection (net)	$80,635 08	
Premiums more than 3 months due, $1,888.92		
Gross assets		$6,995,509 26
Deduct special deposits in other states		189,500 00
Balance		$6,806,009 26

LIABILITIES.

Losses adjusted unpaid	$52,010 05	
claimed and reported	149,137 89	
disputed or resisted	47,782 17	
Total amount of losses	$248,930 11	
Less re-insurance	3,334 75	
Net amount of unpaid losses	$245,595 36	
Unearned premiums on outstanding risks	1,943,733 00	
Gross liabilities, except capital	$2,189,328 36	
Deduct liabilities on special deposits	100,087 81	
		2,089,240 55
Surplus as regards policy-holders		$4,716,768 71
Paid-up capital		3,000,000 00
Surplus over capital		$1,716,768 71

INCOME.

Cash received for fire premiums	$2,648,119 48	
Deduct re-insurance and return premiums	192,865 95	
Net cash received for fire premiums		$2,455,253 53
Interest received on bonds and mortgages		109,661 67
Interest and dividends received from all other sources		150,887 31
Gross cash income		$2,715,802 51

EXPENDITURES.

Cash paid for fire losses	$1,330,249 95	
Deduct salvage and re-insurance	18,352 35	
Net cash paid for fire losses		$1,311,897 60
Cash dividends paid		300,000 00
Cash paid for commissions and brokerage		442,549 47
for salaries of officers and employés		246,127 07
for state and local taxes		82,264 33
for incidentals		212,787 86
Gross cash expenditures		$2,595,626 33

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$354,781,772 00	$3,796,392 00
Fire risks written during 1881	262,892,493 00	2,611,004 07
Total	$617,674,265 00	$6,407,396 07
Deduct risks expired and terminated	261,168,457 00	2,601,887 07
In force at end of year	$356,505,808 00	$3,805,509 00
Deduct amount re-insured	1,849,042 00	26,228 00
Net amount in force	$354,656,766 00	$3,779,281 00

Miscellaneous.

Premiums received from organization of company	$53,386,804 88
Losses paid from organization of company	32,594,193 34
Cash dividends declared from organization of company	5,515,000 00
Dividends declared during the year (10 per cent)	300,000 00
Fire losses incurred during the year	1,290,006 80
Company's stock owned by directors	396,800 00

HOWARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 9, 1825. Commenced business April 19, 1825.]

Paid-up Capital, $500,000.

Henry A. Oakley, *President.* Charles A. Hull, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$430,000 00	$529,462 00
New York city and county bonds	15,000 00	16,500 00
Delaware and Hudson Canal Company bonds	30,000 00	33,600 00
United New Jersey R.R. and Canal Co. bonds	4,000 00	4,800 00
Buffalo, B., and Pittsburg Railroad bonds	11,000 00	12,320 00
Lake Erie and Western Railroad bonds	3,000 00	3,300 00
Kalamazoo and South Haven Railroad bonds	6,000 00	7,200 00
National Bank of Commerce (N.Y.) stock	2,800 00	4,200 00
Metropolitan National Bank (N.Y.) stock	7,500 00	12,525 00
American Exchange Nat'l Bank (N.Y.) stock	16,000 00	20,000 00
Merchants' Exchange Nat'l Bank (N.Y.) stock	650 00	845 00
Bank of the Manhattan Company (N.Y.) stock	1,500 00	2,100 00
Phœnix National Bank (N.Y.) stock	2,800 00	3,024 00
Manhattan Gas-Light Company stock	2,500 00	5,500 00
New York Gas-Light Company stock	5,000 00	5,500 00
	$537,750 00	$660,876 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$125,000 00	
Loans on mortgage of real estate (first liens *),	21,700 00	
Interest due or accrued thereon	228 00	
Stocks, bonds, etc., as per schedule	660,876 00	
Cash in the office of the company	5,160 12	
Cash deposited in Manhattan Company Bank,	2,671 42	
Interest due and accrued	2,774 17	
Premiums in course of collection (net)	32,621 46	
Rents due and accrued	416 67	
Gross assets		$851,447 84

Liabilities.

Losses adjusted unpaid	$18,418 42	
claimed and reported	20,013 72	
disputed or resisted	1,500 00	
Total amount of losses	$39,932 14	
Less re-insurance	449 86	
Net amount of unpaid losses	$39,482 28	
Unearned premiums on outstanding risks	191,921 15	
Gross liabilities, except capital		231,403 43
Surplus as regards policy-holders		$620,044 41
Paid-up capital		500,000 00
Surplus over capital		$120,044 41

Income.

Cash received for fire premiums	$369,987 71	
Deduct re-insurance and return premiums	47,568 62	
Net cash received for fire premiums		$322,419 09
Interest received on bonds and mortgages		1,959 91
Interest and dividends received from all other sources		29,327 80
Income from rents		3,787 50
Income from all other sources		200 10
Gross cash income		$357,694 40

Expenditures.

Cash paid for fire losses	$170,390 71	
Deduct salvage and re-insurance	5,215 80	
Net cash paid for fire losses		$165,174 91
Cash dividends paid		50,000 00
Cash paid for commissions and brokerage		49,657 30

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* Value of lands mortgaged $40,000 00
Value of buildings thereon 45,200 00
Amount of insurance held as collateral . . . 14,500 00

Cash paid for salaries of officers and employés	$33,776 00
for state and local taxes	11,792 02
for incidentals	34,670 88
Gross cash expenditures	$345,071 11

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$31,050,396 00	$287,375 50
Fire risks written during 1881	42,124,887 00	378,147 17
Total	$73,175,283 00	$665,522 67
Deduct risks expired and terminated	35,660,208 00	285,138 13
In force at end of year	$37,515,075 00	$380,384 54
Deduct amount re-insured	1,465,080 00	14,161 38
Net amount in force	$36,049,995 00	$366,223 16

MISCELLANEOUS.

Premiums received from organization of company	$7,194,961 24
Losses paid from organization of company	4,719,322 81
Cash dividends declared from organization of company	2,130,875 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	189,781 09

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENN.

[Incorporated April 14, 1794. Commenced business December, 1792.]

PAID-UP CAPITAL, $3,000,000.

CHARLES PLATT, *President.* GREVILLE E. TYLER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$765,000 00	$780,300 00
Baltimore city bonds	200,000 00	220,000 00
Pennsylvania state bonds	509,000 00	591,930 00
New Jersey state bonds	50,000 00	60,000 00
Connecticut state bonds	52,000 00	54,080 00
Cincinnati city bonds	58,000 00	75,400 00
Indianapolis city bonds	30,000 00	37,500 00
Hartford city bonds	45,000 00	56,250 00
Rochester city bonds	25,000 00	31,500 00
Fall River city bonds	30,000 00	31,500 00
Toledo city bonds	21,000 00	26,250 00
Harrisburg city bonds	15,000 00	17,550 00
Providence city bonds	25,000 00	26,250 00
Newark city bonds	20,000 00	23,400 00
Cleveland city bonds	36,000 00	45,000 00
Boston city bonds	200,000 00	250,000 00

	Par value.	Market value.
Williamsport city bonds	$3,000 00	$2,850 00
Dayton city bonds	11,000 00	13,860 00
Burlington city bonds	12,000 00	13,200 00
Pennsylvania Railroad bonds	400,000 00	433,000 00
Delaware Railroad bonds	25,000 00	29,500 00
Chesapeake and Delaware Canal Co. bonds	37,000 00	33,300 00
North Pennsylvania Railroad bonds	35,000 00	38,100 00
Belvidere and Delaware Railroad bonds	50,000 00	57,500 00
Philadelphia and Erie Railroad bonds	150,000 00	156,000 00
Belt Railroad and Stock Yard Company	50,000 00	52,500 00
Delaware Division Canal Company bonds	15,000 00	15,750 00
Lehigh Coal and Navigation Company bonds	7,250 00	8,050 00
Lehigh Valley Railroad bonds	125,000 00	151,500 00
Pennsylvania and N. Y. Canal Co. bonds	30,000 00	37,200 00
Philadelphia and Reading R.R. bonds	355,000 00	411,900 00
Chicago and W. Indiana R.R. bonds	150,000 00	165,000 00
Little Schuylkill Nav. and R.R. and C. Co. bonds,	30,000 00	32,100 00
Easton and Amboy Railroad bonds	63,000 00	66,780 00
Louisville and Nashville Railroad bonds	50,000 00	50,500 00
Bergen county railroad bonds	50,000 00	55,000 00
N. Y. and Pacific Car Trust bonds	127,000 00	127,000 00
Car Trust of New York bonds	100,000 00	100,000 00
Phila., Wil., and Baltimore R.R. bonds	339,000 00	328,020 00
N. Y. and Long Branch R.R. bonds	100,000 00	100,000 00
Delaware and Raritan Canal Company bonds	11,000 00	12,650 00
William Cramp & Sons' dry dock loan	25,000 00	25,000 00
Steam-tug "North America"	54,543 05	54,543 05
100 shares Philadelphia National Bank	10,000 00	20,000 00
228 " Chesapeake and Dela. Canal Co.	11,400 00	684 00
50 " Sandy Hook Quarantine and City Island Telegraph Company	1,000 00	1,000 00
Mutual Insurance scrip	24,860 00	24,860 00
	$4,533,053 05	$4,944,257 05

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
13 shares Germania Fire Insurance Company	$2,080 00	$650 00
9 " Penn. Co. for insurance on lives	3,420 00	1,100 00
2 " Insurance Company State of Penn.	500 00	
25 " Guarantee Trust Company	2,500 00	4,450 00
Catawissa Railroad bonds	3,000 00	
328 shares Westmoreland Coal Company	21,320 00	15,000 00
900 " Pennsylvania Railroad Company	54,000 00	
900 " Northern Pacific Railroad	30,600 00	100,000 00
Hunt and Broad Top Railroad bond	44,000 00	
Phila., Wil., and Balt. Railroad certificate,	150,340 00	150,000 00
New Jersey Car Trusts	6,000 00	

	Market value.	Loaned thereon.
1,800 shares Pennsylvania Railroad Co.	$108,400 00	
600 " Lehigh Navigation Company	25,800 00	$125,000 00
200 " Northern Pacific Railroad	14,000 00	
300 " Lehigh Valley Railroad	18,300 00	16,000 00
Phila., Wil., and Baltimore R.R. certificate,	4,700 00	25,000 00
500 shares Pennsylvania Railroad Co.	27,500 00	
Pennsylvania Railroad bonds	59,000 00	48,000 00
	$575,460 00	$485,200 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$334,284 78	
Loans on mort. of real estate (first liens *),	1,761,066 67	
Interest due or accrued thereon	16,013 25	
Stocks, bonds, etc., as per schedule	4,944,257 05	
Loans on collateral security, as per schedule,	485,200 00	
Cash deposited in various banks	686,510 09	
Premiums in course of collection (net)	361,705 69	
Notes taken for marine and inland risks	229,767 85	
Gross assets		$8,818,805 38
Deduct special deposits in other states		35,875 00
Balance		$8,782,930 38

Liabilities.

Losses adjusted unpaid	$47,672 94	
claimed and reported	336,815 00	
DICKINSON disputed or resisted	3,212 06	
Unearned premiums on outstanding risks	1,541,220 88	
Reclaimable on perpetual fire policies	408,357 75	
Re-insurance due	22,048 67	
Gross liabilities, except capital	$2,359,327 30	
Deduct liabilities on special deposits	28,256 44	
		2,331,070 86
Surplus as regards policy-holders		$6,451,859 52
Paid-up capital		3,000,000 00
Surplus over capital		$3,451,859 52

Income.

Cash received for fire premiums	$1,827,898 36	
Deduct re-insurance and return premiums	160,319 31	
Net cash received for fire premiums		$1,667,579 05
Cash rec'd for marine and inland prem's	$1,925,906 64	
Deduct re-insurance and return premiums	312,679 84	
Net cash rec'd for marine and inl'd prem's,		1,613,226 80

* Total value of property mortgaged . . . $3,835,470 00
Amount of insurance held as collateral . . . 1,294,691 00

Interest received on bonds and mortgages		$79,687 84
Interest and dividends received from all other sources		251,886 15
Deposits received for perpetual fire risks	$36,854 77	
Received for increased capital and surplus,	1,681,118 00	
Gross cash income		$3,612,379 84

Expenditures.

Cash paid for fire losses	$933,657 55	
Deduct salvage and re-insurance	22,195 57	
Net cash paid for fire losses		$911,461 98
Cash paid for marine and inland losses	$1,887,936 68	
Deduct salvage and re-insurance	398,732 07	
Net cash paid for marine and inland losses,		$1,489,204 61
Cash dividends paid		400,000 00
Cash paid for commissions and brokerage		432,294 47
for salaries of officers and employés		136,000 00
for state and local taxes		194,225 48
for incidentals		178,071 11
for interest on new capital and surplus		18,040 61
Deposits returned on perpetual fire risks	$12,257 02	
Gross cash expenditures		$3,759,298 26

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$187,841,690 00	$2,190,178 31
Fire risks written during 1881	174,666,221 00	1,827,898 36
Total	$362,507,911 00	$4,018,076 67
Deduct risks expired and terminated	150,464,783 00	1,571,033 33
In force at end of year	$212,043,128 00	$2,447,043 34
Perpetual risks in force	15,423,004 00	429,850 26
Marine risks outstanding Dec. 31, 1880	$42,022,974 00	$446,648 64
Marine risks written during 1881	243,097,928 00	1,925,906 64
Total	$285,120,902 00	$2,372,555 28
Deduct risks expired and terminated	257,111,854 00	2,105,152 80
In force at end of year	$28,009,048 00	$267,402 48

Miscellaneous.

Premiums received from organization of company	$59,167,170 80
Losses paid from organization of company	44,356,956 85
Cash dividends declared from organization of company	6,653,731 78
Dividends declared during the year	400,000 00
Fire losses incurred during the year	950,000 00
Marine and inland losses incurred during the year	1,740,000 00
Company's stock owned by directors	218,780 00

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PENN.

[Incorporated April 18, 1794. Commenced business Nov. 5, 1794.]

PAID-UP CAPITAL, $200,000.

HENRY D. SHERRERD, *President.* JOS. H. HOLLINSHEAD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Philadelphia Bank	$2,000 00	$4,260 00
5 " Susq. and York Turnpike Co.	500 00	275 00
10 " Easton and W. Turnpike Co.	250 00	50 00
284 " Lehigh Valley Railroad	14,200 00	17,466 00
20 " Philadelphia and So. Mail S.S. Co.	2,500 00	20 00
Schuylkill Navigation Company bonds	3,000 00	2,640 00
Chesapeake and Delaware Canal Co. bonds	5,000 00	4,550 00
Lehigh Coal and Navigation Company bonds	10,000 00	10,650 00
Philadelphia city bonds	30,000 00	37,500 00
Harrisburg, P., Mt. J., and L. R.R. bonds	15,000 00	15,450 00
Camden and Amboy Railroad and Delaware and Raritan Canal and T. Company bonds	5,000 00	5,675 00
North Pennsylvania Railroad bonds	10,000 00	10,700 00
West Jersey Railroad Company bonds	30,000 00	30,000 00
American Steamship Company (Phila.) bonds	10,000 00	10,600 00
Delaware Land Company bonds	10,000 00	12,000 00
United States bonds	10,000 00	11,450 00
Car Trust of New York bonds	15,000 00	15,000 00
Philadelphia and Reading Railroad certificate	10,100 00	10,100 00
New York and Pacific Car Trust bonds	15,000 00	15,000 00
Chicago and W. Indiana Railroad bonds	15,000 00	16,500 00
Pennsylvania Railroad Company bonds	20,000 00	18,800 00
Mutual Insurance Company's scrip	244 50	244 50
	$232,794 50	$248,930 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
300 shares Bethlehem Iron Company	$25,500 00	$18,000 00
Philadelphia, Wil., and Balt. R.R. certificate	38,000 00	35,000 00
100 shares Pennsylvania Railroad	6,150 00	8,000 00
103 " Camden and Atlantic Railroad	2,987 00	
205 " Catawissa Railroad	10,660 00	10,000 00
1,000 " North Pennsylvania Railroad	60,000 00	40,000 00
Secacus Iron Company bonds	50,000 00	25,000 00
1,000 shares Lehigh Valley Railroad	61,500 00	50,000 00
300 shares Mine Hill and S. Haven Railroad	18,600 00	12,450 00
Personal note (on demand)	—	12,000 00
	$273,397 00	$210,450 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$66,929 62	
Loans on mortgage of real estate (first liens *),	114,250 00	
Interest due or accrued thereon	2,565 50	
Stocks, bonds, etc., as per schedule	248,930 50	
Loans on collateral security as per schedule,	210,450 00	
Cash in the office of the company	638 47	
Cash deposited in Bank of North America,	13,147 16	
Interest due and accrued	2,712 50	
Premiums in course of collection (gross)	30,721 55	
Notes taken for marine and inland risks	14,305 18	
Rents due and accrued	391 00	
Re-insurance perpetual deposits	1,600 00	
Prems. more than 3 months due, $1,579 02		
Gross assets		$706,641 48

Liabilities.

Losses adjusted unpaid	$56,234 00	
Unearned premiums on outstanding risks	134,574 68	
Reclaimable on perpetual fire policies	78,722 41	
Dividends to stockholders unpaid	692 00	
Commissions and brokerage	4,783 93	
Bills payable	1,324 54	
Gross liabilities, except capital		276,331 56
Surplus as regards policy-holders		$430,309 92
Paid-up capital		200,000 00
Surplus over capital		$230,309 92

Income.

Cash received for fire premiums	$203,359 03	
Deduct re-insurance and return premiums,	31,257 28	
Net cash received for fire premiums		$172,101 75
Cash received for marine and inland prems.	$174,334 85	
Deduct re-insurance and return premiums	51,360 49	
Net cash received for marine and inland prems.		122,974 36
Interest received on bonds and mortgages		6,536 00
Interest and dividends received from all other sources		21,024 46
Income from rents		2,682 34
Income from all other sources		255 93
Deposits received for perpetual fire risks	$1,008 57	
Gross cash income		$325,574 84

* Value of lands mortgaged $91,300 00
Value of buildings thereon 135,200 00
Amount of insurance held as collateral . . . 90,100 00

Expenditures.

Cash paid for fire losses	$117,274 45	
Deduct salvage and re-insurance	395 29	
Net cash paid for fire losses		$116,879 16
Cash paid for marine and inland losses	$102,614 57	
Deduct salvage and re-insurance	17,344 62	
Net cash paid for marine and inland losses		85,269 95
Cash dividends paid		21,712 00
Cash paid for commissions and brokerage		50,382 76
for salaries of officers and employés		12,800 00
for state and local taxes		6,792 44
incidentals		18,703 71
Deposits returned on perpetual fire risks	$2,738 75	
Gross cash expenditures		$312,540 02

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$20,360,775 00	$191,677 48
Fire risks written during 1881	21,396,905 00	200,173 38
Total	$41,757,680 00	$391,850 86
Deduct risks expired and terminated	20,558,604 00	197,736 40
In force at end of year	$21,199,076 00	$194,114 46
Deduct amount re-insured	520,192 00	5,050 89
Net amount in force	$20,678,884 00	$189,063 57
Perpetual risks in force	2,463,832 00	82,865 69
Marine risks outstanding Dec. 31, 1880	$2,070,977 00	$44,830 09
Marine risks written during 1881	18,931,048 00	182,816 69
Total	$21,002,025 00	$227,646 78
Deduct risks expired and terminated	19,320,199 00	187,259 91
In force at end of year	$1,681,826 00	$40,386 87
Deduct amount re-insured	121,919 00	2,974 20
Net amount in force	$1,559,907 00	$37,412 67

Miscellaneous.

Premiums received from organization of company	$16,448,340 00
Losses paid from organization of company	13,778,003 00
Cash dividends declared from organization of company	4,036,406 00
Dividends declared during the year (11 per cent)	22,000 00
Fire losses incurred during the year	139,481 00
Marine and inland losses incurred during the year	113,936 00
Company's stock owned by directors	26,000 00

IRVING INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

PAID-UP CAPITAL, $200,000.

MARTIN L. CROWELL, *President.* WM. A. MAGARICAL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$190,000 00	$210,275 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens*)	$32,000 00	
Interest due or accrued thereon	160 00	
United States bonds	210,275 00	
Cash in the office of the company	3,666 63	
Cash deposited in Irving National Bank	1,768 07	
Premiums in course of collection (gross)	4,965 66	
Gross assets		$252,835 36

LIABILITIES.

Losses adjusted unpaid	$1,631 88	
claimed and reported	5,970 00	
disputed or resisted	325 00	
Unearned premiums on outstanding risks	40,271 84	
Dividends to stockholders unpaid	50 00	
Due and accrued for rent, salaries, etc.	633 33	
State and local taxes	500 00	
Commissions and brokerage	479 20	
Gross liabilities, except capital		49,861 25
Surplus as regards policy-holders		$202,974 11
Paid-up capital		200,000 00
Surplus over capital		$2,974 11

INCOME.

Cash received for fire premiums	$89,639 19	
Deduct re-insurance and return premiums	5,284 53	
Net cash received for fire premiums		$84,354 66
Interest received on bonds and mortgages		2,008 20
Interest and dividends received from all other sources		9,866 77
Gross cash income		$96,229 63

* Value of lands mortgaged $48,500 00
Value of buildings thereon 44,000 00
Amount of insurance held as collateral 34,500 00

Expenditures.

Cash paid for fire losses	$54,705 18	
Deduct salvage and re-insurance	662 53	
Net cash paid for fire losses		$54,042 65
Cash dividends paid		19,950 00
Cash paid for commissions and brokerage		13,309 35
for salaries of officers and employés		8,590 00
for state and local taxes		1,904 35
for incidentals		7,943 29
Gross cash expenditures		$105,739 64

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$7,237,770 00	$71,318 79
Fire risks written during 1881	9,942,497 00	88,922 08
Total	$17,180,267 00	$160,240 87
Deduct risks expired and terminated	9,216,532 00	79,991 97
In force at end of year	$7,963,735 00	$80,248 90
Deduct amount re-insured	48,645 00	332 57
Net amount in force	$7,915,090 00	$79,916 33

Miscellaneous.

Premiums received from organization of company	$869,386 20
Losses paid from organization of company	514,562 02
Cash dividends declared from organization of company	171,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	60,309 89
Company's stock owned by directors	92,600 00

JEFFERSON INSURANCE COMPANY IN THE CITY OF NEW YORK, N.Y.

[Incorporated March 4, 1824. Commenced business March 31, 1824.]

Paid-up Capital, $200,010.

Samuel E. Belcher, *President.* Wm. B. Flowery, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$330,000 00	$354,955 00
100 shares New York and Harlem Railroad	5,000 00	10,250 00
	$335,000 00	$365,205 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares New York Bowery Insurance Co.	$1,406 25	$500 00
20 " New York Gas-Light Company	2,240 00	1,700 00
30 " N.Y. Firemen's Insurance Company	474 30	
68 " Tradesmen's National Bank	2,774 40	2,000 00
United States bonds	17,625 00	13,000 00
40 shares Delaware and Hudson Canal Co.	4,330 00	3,500 00
100 " N.Y., Providence, and Boston R.R.	12,500 00	9,450 00
20 " National Park Bank	3,200 00	
	$44,549 95	$30,150 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens *),	$126,575 00	
Interest due or accrued thereon	3,164 38	
Stocks, bonds, etc., as per schedule	365,205 00	
Loans on collateral security, as per schedule,	30,150 00	
Cash in the office of the company	5,981 46	
Cash deposited in bank	227 04	
Interest due and accrued	4,323 53	
Premiums in course of collection (gross)	4,707 94	
Premiums more than 3 mos. due, $21 95		
Gross assets		$540,334 35

Liabilities.

Losses claimed and reported	$2,700 29	
Unearned premiums on outstanding risks	33,069 41	
Unpaid scrip ordered to be redeemed	1,329 60	
Interest due or accrued on scrip	922 16	
Dividends to stockholders unpaid	1,448 24	
Due and accrued for rent	666 67	
Commissions and brokerage	776 62	
Return premiums, etc.	326 25	
Gross liabilities, except capital and scrip		41,239 24
Surplus as regards policy-holders		$499,095 11
Paid-up capital	$200,010 00	
Scrip outstanding, not ordered to be redeemed,	201,339 60	
		401,349 60
Surplus over capital and scrip		$97,745 51

Income.

Cash received for fire premiums	$67,550 63	
Deduct re-insurance and return premiums	7,996 37	
Net cash received for fire premiums		$59,554 26

* Value of lands mortgaged $184,000 00
Value of buildings thereon 183,400 00
Amount of insurance held as collateral 149,400 00

Interest received on bonds and mortgages	$8,070 34
Interest and dividends received from all other sources	18,615 84
Gross cash income	$86,240 44

Expenditures.

Cash paid for fire losses	$21,085 83	
Deduct salvage and re-insurance	112 02	
Net cash paid for fire losses		$20,973 81
Cash dividends paid		18,615 76
Cash paid for redemption of scrip		10,671 00
Interest paid scrip-holders		11,078 44
Cash paid for commissions and brokerage		4,433 04
for salaries of officers and employés		13,776 35
for state and local taxes		7,166 15
for incidentals		6,838 42
Gross cash expenditures		$93,552 97

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$12,686,736 00	$58,357 14
Fire risks written during 1881	16,056,017 00	67,944 61
Total	$28,742,753 00	$126,301 75
Deduct risks expired and terminated	15,753,675 00	61,848 36
In force at end of year	$12,989,078 00	$64,453 39
Deduct amount re-insured	311,138 00	1,049 93
Net amount in force	$12,677,940 00	$63,403 46

Miscellaneous.

Premiums received from organization of company	$3,986,725 30
Losses paid from organization of company	1,776,706 21
Cash dividends declared from organization of company	1,578,886 83
Dividends declared during the year (10 per cent)	20,001 00
Fire losses incurred during the year	21,702 51
Company's stock owned by directors	22,470 00

LONG ISLAND INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated April, 1833. Commenced business November, 1833.]

PAID-UP CAPITAL, $300,000.

WILLIAM L. CORTELYOU, *President.* HENRY BLATCHFORD, *Secretary.*

DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds	$270,000 00	$293,675 00
Queens County bonds	7,000 00	7,280 00
New York Central Railroad bonds	50,000 00	51,560 00
	$327,000 00	$352,515 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$3,069 70	
Loans on mortgage of real estate (first liens*),	130,800 00	
Interest due or accrued thereon	1,740 00	
Stocks, bonds, etc., as per schedule	352,515 00	
Cash in the office of the company	818 18	
Cash deposited in bank	11,499 78	
Interest due and accrued	300 00	
Premiums in course of collection (gross)	10,257 92	
Gross assets		$511,000 58

LIABILITIES.

Losses adjusted unpaid	$14,895 55	
claimed and reported	7,500 00	
disputed or resisted	4,500 00	
Unearned premiums on outstanding risks	64,556 88	
Due and accrued for rent, salaries, etc.	850 00	
State and local taxes	750 00	
Commissions and brokerage	2,000 00	
Gross liabilities, except capital and scrip,		95,052 43
Surplus as regards policy-holders		$415,948 15
Paid-up capital	$300,000 00	
Scrip outstanding not ordered to be redeemed,	65,714 00	
		$365,714 00
Surplus over capital and scrip		$50,234 15

INCOME.

Cash received for fire premiums	$137,199 90	
Deduct re-insurance and return premiums,	6,643 16	
Net cash received for fire premiums		$130,556 74
Interest received on bonds and mortgages		8,176 24

* Value of lands mortgaged $121,400 00
Value of buildings thereon 164,300 00
Amount of insurance held as collateral . . . 140,700 00

Interest and dividends received from all other sources	$17,138 39
Profit on bonds sold, etc.	2,437 85
Gross cash income	$158,309 22

EXPENDITURES.

Cash paid for fire losses	$107,182 94	
Deduct salvage and re-insurance	612 16	
Net cash paid for fire losses		$106,570 78
Cash dividends paid		30,000 00
Interest paid scrip-holders		2,628 56
Cash paid for commissions and brokerage		25,338 72
for salaries of officers and employés		14,207 73
for state and local taxes		4,076 53
for incidentals		10,452 11
Gross cash expenditures		$193,274 43

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$17,448,712 00	$117,146 79
Fire risks written during 1881	19,869,810 00	134,877 68
Total	$37,318,522 00	$252,024 47
Deduct risks expired and terminated	18,327,750 00	124,449 72
In force at end of year	$18,990,772 00	$127,574 75
Deduct amount re-insured	244,951 00	921 61
Net amount in force	$18,745,821 00	$126,653 14

MISCELLANEOUS.

Premiums received from organization of company	$2,877,006 52
Losses paid from organization of company	1,106,631 46
Cash dividends declared from organization of company	1,331,888 43
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	111,362 38
Company's stock owned by directors	55,900 00

LORILLARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated December, 1871. Commenced business January, 1872.]

PAID-UP CAPITAL, $300,000.

CARLISLE NORWOOD, *President.* E. B. MAGNUS, *Secretary pro tem.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$300,000 00	$329,980 00
Lake Shore and Michigan So. R.R. bonds	26,000 00	33,150 00
	$326,000 00	$363,130 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
120 shares Chatham National Bank	$3,300 00	$4,000 00
40 shares Oriental National Bank	1,500 00	
	$4,800 00	$4,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$363,130 00	
Loans on collateral security as per schedule,	4,000 00	
Cash in the office of the company	1,083 46	
Cash deposited in Manhattan Company	13,962 60	
Interest due and accrued	2,075 00	
Premiums in course of collection (gross)	21,871 68	
Gross assets		$406,122 74

LIABILITIES.

Losses claimed and reported	$9,200 00	
Losses disputed or resisted	2,800 00	
Total amount of losses	$12,000 00	
Less re-insurance	850 00	
Net amount of unpaid losses	$11,150 00	
Unearned premiums on outstanding risks	64,067 35	
Commissions and brokerage	3,499 47	
Return premiums	4 95	
Gross liabilities, except capital		78,721 77
Surplus as regards policy-holders		$327,400 97
Paid-up capital		300,000 00
Surplus over capital		$27,400 97

INCOME.

Cash received for fire premiums	$152,653 58	
Deduct re-insurance and return premiums	21,188 96	
Net cash received for fire premiums		$131,464 62
Interest and dividends received from all sources		14,698 38
Gross cash income		$146,163 00

EXPENDITURES.

Cash paid for fire losses	$88,669 88	
Deduct salvage and re-insurance	6,033 80	
Net cash paid for fire losses		$82,636 08
Cash paid for commissions and brokerage		25,610 66
for salaries of officers and employés		17,256 58
for state and local taxes		10,587 21
for incidentals		16,538 99
Gross cash expenditures		$152,629 52

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$19,348,812 00	$149,213 90
Fire risks written during 1881	20,148,395 00	155,801 78
Total	$39,497,207 00	$305,015 68
Deduct risks expired and terminated	20,112,302 00	166,452 11
In force at end of year	$19,384,905 00	$138,563 57
Deduct amount re-insured	904,164 00	6,759 66
Net amount in force	$18,480,741 00	$131,803 91

MISCELLANEOUS.

Premiums received from organization of company	$1,616,465 50
Losses paid from organization of company	737,354 00
Cash dividends declared from organization of company	210,000 00
Fire losses incurred during the year	81,333 36
Company's stock owned by directors	101,175 00

LUMBERMAN'S INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated June 2, 1873. Commenced business Dec. 11, 1873.]

PAID-UP CAPITAL, $250,000.

JOSEPH H. COLLINS, *President.* GEORGE G. CROWELL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pittsburgh city bonds	$22,000 00	$23,760 00
North-east Pennsylvania Railroad bonds	5,000 00	5,000 00
Catawissa Railroad bonds	5,000 00	6,000 00
Northern Pennsylvania Railroad bonds	20,000 00	23,500 00
Lehigh Valley Railroad bonds	20,000 00	24,850 00
Camden and Amboy Railroad bonds	1,000 00	1,140 00
West Jersey Railroad bonds	3,000 00	3,750 00
Car Trust of Pennsylvania bonds	1,000 00	1,020 00
Pittsburgh, Cin., and St. Louis R.R. bonds	15,000 00	18,225 00
Pennsylvania Company loan	30,000 00	32,700 00
Car Trust of New York bonds	3,000 00	3,052 50
Philadelphia and Erie Railroad bonds	5,000 00	5,925 00
Stony Creek Railroad bonds	2,000 00	2,160 00
West Pennsylvania Railroad bonds	5,000 00	5,600 00
Car Trust of New York bonds	7,000 00	7,070 00
Car Trust of Pennsylvania bonds	6,000 00	6,030 00
Sham. Valley and Pottsville Railroad bonds	7,000 00	8,155 00
West Jersey Railroad bonds	26,000 00	29,120 00
Warren and F. Railroad bonds	3,500 00	3,990 00

	Par value.	Market value.
Susquehanna Coal Company bonds	$12,000 00	$13,560 00
Long Valley Railroad bonds	10,000 00	10,600 00
West Jersey and Atlantic Railroad bonds	20,000 00	22,400 00
Oil Creek Railroad bonds	4,000 00	4,070 00
Car Trust of New York bonds	12,000 00	12,240 00
Northern Pacific Railroad bonds	10,000 00	10,200 00
Barclay Coal Company bonds	5,000 00	5,087 50
Texas Pacific Railroad bonds	15,000 00	14,500 00
200 shares Buck Mountain Coal Company	8,000 00	8,500 00
100 shares Pennsylvania Railroad	5,000 00	6,150 00
	$287,500 00	$318,355 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
73 shares Pennsylvania Railroad	$4,489 50	$2,900 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$75,235 00	
Loans on mortgage of real estate (first liens *),	116,066 67	
Interest due or accrued thereon	1,502 12	
Stocks, bonds, etc., as per schedule	318,355 00	
Loans on collateral security as per schedule,	2,900 00	
Cash in the office of the company	202 64	
Cash deposited in bank	13,147 86	
Interest due and accrued	36 50	
Premiums in course of collection (net)	5,847 09	
Notes taken for perpetual risks	676 26	
Rents due and accrued	182 00	
Re-insurance due	478 50	
Gross assets		$534,629 64

LIABILITIES.

Losses adjusted unpaid	$5,816 12	
Less re-insurance	1,250 00	
Net amount of unpaid losses	$4,566 12	
Unearned premiums on outstanding risks	39,242 32	
Reclaimable on perpetual fire policies	109,972 52	
Dividends to stockholders unpaid	193 23	
State and local taxes	2,140 05	
Re-insurance	46 76	
Gross liabilities, except capital		156,161 00
Surplus as regards policy-holders		$378,468 64
Paid-up capital		250,000 00
Surplus over capital		$128,468 64

* Total value of property mortgaged . . . $181,900 00
Amount of insurance held as collateral . . 102,350 00

Income.

Cash received for fire premiums	$71,196 81	
Deduct re-insurance and return premiums,	6,159 88	
Net cash received for fire premiums		$65,036 93
Interest received on bonds and mortgages		7,553 24
Interest and dividends received from all other sources		19,687 16
Income from rents		2,754 00
Income from surveys, transfers, etc.		1,091 86
Deposits received for perpetual fire risks	$18,054 16	
Gross cash income		$96,123 19

Expenditures.

Cash paid for fire losses	$52,666 13	
Deduct salvage and re-insurance	3,417 20	
Net cash paid for fire losses		$49,248 93
Cash dividends paid		15,000 00
Cash paid for commissions and brokerage		11,967 49
for salaries of officers and employés		8,358 30
for state and local taxes		3,210 44
incidentals		4,700 72
Deposits returned on perpetual fire risks	$3,044 00	
Gross cash expenditures		$92,485 88

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$4,797,319 00	$54,449 27
Fire risks written during 1881	8,469,300 00	72,962 46
Total	$13,266,619 00	$127,411 73
Deduct risks expired and terminated	6,321,686 00	50,610 80
In force at end of year	$6,944,933 00	$76,800 93
Deduct amount re-insured	199,289 00	2,139 22
Net amount in force	$6,745,644 00	$74,661 71
Perpetual risks in force	$4,806,754 00	$122,191 68

Miscellaneous.

Premiums received from organization of company	$311,458 92
Losses paid from organization of company	103,751 84
Cash dividends declared from organization of company	63,000 00
Dividends declared during the year (6 per cent)	15,000 00
Fire losses incurred during the year	43,465 70
Company's stock owned by directors	52,975 00

MANHATTAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 8, 1872. Commenced business March 30, 1872.]

PAID-UP CAPITAL, $250,000.

ANDREW J. SMITH, *President.* LOUIS P. CARMAN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$230,000 00	$287,000 00
South Carolina state bonds	20,000 00	7,000 00
	$250,000 00	$294,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Twenty-third Street Railroad	$3,750 00	$2,500 00
16 " Howard Insurance Company, N.Y.	900 00	700 00
32 " Phenix Insurance Company (N.Y.)	2,400 00	1,400 00
20 " Lamar Insurance Company (N.Y.)	1,600 00	
20 " Hoffman Insurance Company (N.Y.)	800 00	
40 " Lenox Insurance Company (N.Y.)	700 00	3,650 00
60 " Lorillard Insurance Company (N.Y.)	1,050 00	
5 " Phenix Insurance Company (N.Y.)	375 00	
10 " New York Economical Printing Co.	1,500 00	1,000 00
61 " Howard Insurance Company, N.Y.	3,500 00	3,000 00
Knickerbocker Ice Company stock	1,000 00	800 00
10 shares Relief Fire Insurance Company	450 00	400 00
United States bonds	9,400 00	
Knickerbocker Ice Company bonds	2,200 00	12,000 00
18 shares National Exchange Bank	1,900 00	
5 " Irving Insurance Company	400 00	
15 " Home Insurance Company	2,250 00	900 00
Phenix Insurance Company stock	2,700 00	1,732 00
Central Pacific Railroad bonds	2,300 00	1,500 00
	$39,175 00	$29,582 90

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$20,881 96
Loans on mortgage of real estate (first liens *),	145,667 00
Interest due or accrued thereon	5,152 31
Stocks, bonds, etc., as per schedule	294,000 00
Loans on collateral security, as per schedule,	29,582 00
Cash in the office of the company	10,460 00
Cash deposited in Leather Manuf's' Nat'l B'k,	33,780 98

* Total value of property mortgaged $301,000 00
Amount of insurance held as collateral . . . 136,300 00

Interest due and accrued	$1,464 26	
Premiums in course of collection (net)	100,344 38	
Notes taken for marine and inland risks	3,480 00	
Re-insurance due	7,303 21	
Gross assets		$652,117 08
Deduct special deposits in other states		44,250 00
Balance		$607,867 08

LIABILITIES.

Losses adjusted unpaid	$18,764 00	
claimed and reported	16,216 00	
disputed or resisted	8,800 00	
Unearned premiums on outstanding risks	281,851 01	
All other liabilities	12,000 00	
Gross liabilities, except capital	$337,631 01	
Deduct liabilities on special deposits	10,306 95	
		327,324 06
Surplus as regards policy-holders		$280,543 02
Paid-up capital		250,000 00
Surplus over capital		$30,543 02

INCOME.

Cash received for fire premiums	$647,866 38	
Deduct re-insurance and return premiums	54,942 25	
Net cash received for fire premiums		$592,924 13
Cash received for marine and inland prem's,	$62,765 90	
Deduct re-insurance and return premiums	21,427 94	
Net cash received for marine and inland prem's,		41,337 96
Interest received on bonds and mortgages		10,472 32
Interest and dividends received from all other sources		13,612 06
Income from rents		1,413 51
Gross cash income		$659,759 98

EXPENDITURES.

Cash paid for fire losses	$447,854 78	
Deduct salvage and re-insurance	8,732 74	
Net cash paid for fire losses		$439,122 04
Cash paid for marine and inland losses	$81,204 78	
Deduct salvage and re-insurance	10,422 98	
Net cash paid for marine and inland losses,		70,781 80
Cash dividends paid		25,000 00
Cash paid for commissions and brokerage		101,122 38
for salaries of officers and employés		42,961 76
for state and local taxes		17,306 32
for incidentals		57,781 99
Gross cash expenditures		$754,076 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$47,019,401 00	$554,205 05
Fire risks written during 1881	60,678,127 00	645,560 13
Total	$107,697,528 00	$1,199,765 18
Deduct risks expired and terminated	55,747,436 00	628,389 88
In force at end of year	$51,950,092 00	$571,375 30
Deduct amount re-insured	944,394 00	11,843 06
Net amount in force	$51,005,698 00	$559,532 24
Marine risks outstanding Dec. 31, 1880	$643,854 00	$17,333 32
Marine risks written during 1881	9,881,611 00	67,458 42
Total	$10,525,465 00	$84,791 74
Deduct risks expired and terminated	9,609,314 00	76,357 86
In force at end of year	$916,151 00	$8,433 88
Deduct amount re-insured	701,248 00	6,185 26
Net amount in force	$214,903 00	$2,248 62

Miscellaneous.

Premiums received from organization of company	$6,139,955 38
Losses paid from organization of company	3,845,510 01
Cash dividends declared from organization of company	270,000 00
Dividends declared during the year (10 per cent)	25,000 00
Fire losses incurred during the year	424,153 37
Inland losses incurred during the year	56,000 00
Company's stock owned by directors	61,600 00

MANUFACTURERS' AND BUILDERS' FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Nov. 19, 1870. Commenced business Nov. 22, 1870.]

Paid-up Capital, $200,000.

Edward V. Loew, *President.* J. J. Nestell, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$202,550 00	$231,895 13
500 shares N.Y. Cent. and Hudson R. R.R.	50,000 00	65,500 00
20 " Chicago, Bur., and Quincy R.R.	2,000 00	2,730 00
360 " Eleventh Ward Bank	9,000 00	9,000 00
New York and Erie Railroad bonds	11,000 00	14,032 50
	$274,550 00	$323,157 63

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
110 shares	Eleventh Ward Bank	$2,750 00	$2,000 00
40 "	Ocean Navigation and Pier Co.	6,000 00	3,300 00
40 "	Tradesmen's Insurance Company	1,060 00	250 00
15 "	Eagle Insurance Company	1,440 00	700 00
		$11,250 00	$6,250 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*),	$57,000 00	
Interest due or accrued thereon	443 32	
Stocks, bonds, etc., as per schedule	323,157 63	
Loans on collateral security, as per schedule	6,250 00	
Cash in the office of the company	18,898 33	
Cash deposited in various banks	19,668 78	
Interest due and accrued	69 40	
Premiums in course of collection (gross)	9,771 45	
Gross assets		$435,258 91

Liabilities.

Losses adjusted unpaid	$436 42	
claimed and reported	5,750 00	
disputed or resisted	1,250 00	
Unearned premiums on outstanding risks	53,119 13	
Due and accrued for rent, salaries, etc.	333 33	
Commissions and brokerage	1,755 45	
Return premiums, etc.	121 33	
Gross liabilities, except capital		62,765 66
Surplus as regards policy-holders		$372,493 25
Paid-up capital		200,000 00
Surplus over capital		$172,493 25

Income.

Cash received for fire premiums	$120,516 73	
Deduct re-insurance and return premiums,	26,823 28	
Net cash received for fire premiums		$93,693 45
Interest received on bonds and mortgages		11,653 00
Interest and dividends received from all other sources		12,260 86
Gross cash income		$117,607 31

Expenditures.

Cash paid for fire losses	$63,474 33	
Deduct salvage and re-insurance	1,376 52	
Net cash paid for fire losses		$62,097 81

* Value of lands mortgaged $90,000 00
Value of buildings thereon 31,000 00
Amount of insurance held as collateral . . 31,000 00

Cash dividends paid	$24,000 00
Cash paid for commissions and brokerage	18,889 02
for salaries of officers and employés	18,407 27
for state and local taxes	12,714 86
for rent	3,736 88
for incidentals	12,478 84
Gross cash expenditures	$152,324 68

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$21,735,660 00	$108,840 61
Fire risks written during 1881	25,762,417 00	122,499 72
Total	$47,498,077 00	$231,340 33
Deduct risks expired and terminated	24,008,999 00	110,608 61
In force at end of year	$23,489,078 00	$120,731 72
Deduct amount re-insured	2,643,648 00	17,956 46
Net amount in force	$20,845,430 00	$102,775 26

MISCELLANEOUS.

Premiums received from organization of company	$1,059,385 38
Losses paid from organization of company	282,707 29
Cash dividends declared from organization of company	212,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	53,312 30
Company's stock owned by directors	83,500 00

MECHANICS' FIRE INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated May 7, 1857. Commenced business May 7, 1857.]

PAID-UP CAPITAL, $250,000.

JOHN K. OAKLEY, *President.* WALTER NICHOLS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$117,500 00
Buffalo Gas-Light Company bonds	23,000 00	23,000 00
People's Gas-Light Co. (Brooklyn) stock	10,000 00	3,000 00
Salisbury Railroad bond	500 00	500 00
	$133,500 00	$144,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
46 shares Mechanics' Bank, Brooklyn	$4,255 00	$1,700 00
12 " Delaware and Hudson Canal Co.	1,296 00	
60 " Mechanics' Bank, Brooklyn	5,550 00	4,000 00

		Market value.	Loaned thereon.
10 shares	Brooklyn Life Insurance Company	$1,250 00	$1,500 00
10 "	Niagara Fire Insurance Company	950 00	
40 "	Phœnix Fire Insurance Company	3,060 00	
24 "	Montauk Fire Insurance Company	1,500 00	3,500 00
10 "	Mechanics' Bank, Brooklyn	925 00	
73 "	Mechanics' Bank, Brooklyn	6,752 55	3,000 00
11 "	City Fire Insurance Company	962 50	750 00
7 "	National Park Bank	1,155 00	1,000 00
300 "	Union Pacific Railroad	35,100 00	
100 "	New York Central Railroad	13,100 00	
35 "	Chicago and Alton Railroad	4,585 00	80,000 00
125 "	Lake Shore and Michigan So. R.R.	14,500 00	
Erie Railroad bonds		31,250 00	
		$126,191 05	$95,450 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$7,875 00	
Loans on mortgage of real estate (first liens *),	198,600 00	
Interest due or accrued thereon	2,752 19	
Stocks, bonds, etc., as per schedule	144,000 00	
Loans on collateral security as per schedule,	95,450 00	
Cash in the office of the company	1,103 03	
Cash deposited in Mechanics' Bank	14,379 45	
Interest due and accrued	2,267 60	
Premiums in course of collection (gross)	17,287 10	
Gross assets		$483,714 37
Deduct special deposit in Georgia		29,375 00
Balance		$454,339 37

Liabilities.

Losses adjusted unpaid	$3,655 48	
Losses claimed and reported	5,100 00	
Unearned premiums on outstanding risks	58,052 46	
Commissions and brokerage	900 00	
Gross liabilities, except capital	$67,707 94	
Deduct liability on special deposit	5,246 72	
		62,461 22
Surplus as regards policy-holders		$391,878 15
Paid-up capital		250,000 00
Surplus over capital		$141,878 15

* Value of lands mortgaged $128,000 00
Value of buildings thereon 266,000 00
Amount of insurance held as collateral . . . 207,250 00

Income.

Cash received for fire premiums	$135,363 71	
Deduct re-insurance and return premiums,	17,035 18	
Net cash received for fire premiums		$118,328 53
Interest received on bonds and mortgages		11,286 65
Interest and dividends received from all other sources		6,828 66
Income from rents		1,000 00
Received for increased capital	$100,000 00	
Gross cash income		$137,443 84

Expenditures.

Cash paid for fire losses	$52,123 72	
Deduct salvage and re-insurance	1,748 66	
Net cash paid for fire losses		$50,375 06
Cash dividends paid		23,000 00
Cash paid for commissions and brokerage		17,012 66
for salaries of officers and employés		16,800 00
for state and local taxes		4,989 48
for rent and incidentals		10,311 10
Gross cash expenditures		$122,488 30

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$15,899,403 00	$72,054 69
Fire risks written during 1881	21,770,947 00	147,369 81
Total	$37,670,350 00	$219,424 50
Deduct risks expired and terminated	17,728,681 00	105,166 26
In force at end of year	$19,941,669 00	$114,258 24
Deduct amount re-insured	311,448 00	1,673 08
Net amount in force	$19,630,221 00	$112,585 16

Miscellaneous.

Premiums received from organization of company	$2,179,149 00
Losses paid from organization of company	956,893 00
Cash dividends declared from organization of company	428,000 00
Dividends declared during the year	23,000 00
Fire losses incurred during the year	58,230 00
Company's stock owned by directors	105,301 00

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 15, 1852. Commenced business Jan. 17, 1852.]

PAID-UP CAPITAL, $200,000.

WILLIAM A. ANDERSON, *President.* C. W. PARMELEE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$185,000 00	$190,828 75

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens *),	$50,000 00	
Interest due or accrued thereon	445 83	
United States bonds	190,828 75	
Cash in the office of the company	653 54	
Cash dep'd in Merchants' Nat'l Exchange Bank,	2,033 17	
Interest due and accrued	2,221 40	
Premiums in course of collection (gross)	3,298 90	
Gross assets		$249,481 59

LIABILITIES.

Losses adjusted unpaid	$1,669 84	
Losses claimed and reported	2,250 00	
Unearned premiums on outstanding risks	24,154 05	
Due and accrued for rent, salaries, etc.	586 99	
Commissions and brokerage	485 03	
Return premiums	65 57	
Gross liabilities, except capital		$29,211 48
Surplus as regards policy-holders		$220,270 11
Paid-up capital		200,000 00
Surplus over capital		$20,270 11

INCOME.

Cash received for fire premiums	$46,582 76	
Deduct re-insurance and return premiums,	3,344 75	
Net cash received for fire premiums		$43,238 01
Interest received on bonds and mortgages		2,787 50
Interest and dividends received from all other sources		7,023 70
Gross cash income		$53,049 21

EXPENDITURES.

Cash paid for fire losses	$24,304 07	
Deduct salvage and re-insurance	111 69	
Net cash paid for fire losses		$24,192 38

* Value of lands mortgaged $86,000 00
Value of buildings thereon 58,500 00
Amount of insurance held as collateral . . . 50,500 00

Cash dividends paid	$16,000 00
Cash paid for commissions and brokerage	5,947 26
for salaries of officers and employés	11,050 00
for state and local taxes	1,843 05
for incidentals	4,963 58
Gross cash expenditures	$63,996 27

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$7,376,785 00	$49,551 82
Fire risks written during 1881	7,978,825 00	46,671 93
Total	$15,355,610 00	$96,223 75
Deduct risks expired and terminated	8,298,234 00	48,015 31
In force at end of year	$7,057,376 00	$48,208 44
Deduct amount re-insured	223,846 00	1,338 82
Net amount in force	$6,833,530 00	$46,869 62

MISCELLANEOUS.

Premiums received from organization of company	$1,894,434 95
Losses paid from organization of company	926,141 15
Cash dividends declared from organization of company	558,000 00
Dividends declared during the year (8 per cent)	16,000 00
Fire losses incurred during the year	25,503 32
Company's stock owned by directors	53,500 00

THE MERCHANTS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated February, 1858. Commenced business April, 1858.]

PAID-UP CAPITAL, $400,000.

HENRY POWLES, *President.* J. R. MULLIKIN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$241,000 00	$244,990 00
Newark city bonds	100,000 00	116,000 00
Elizabeth city bonds	16,000 00	6,400 00
Long Branch school bonds	15,000 00	16,500 00
East Orange improvement bonds	13,000 00	14,300 00
Citizens' Gas-Light Company bonds	13,500 00	14,040 00
New Jersey state bonds	1,000 00	1,150 00
Essex county bonds	1,000 00	1,070 00
Jersey city bonds	3,000 00	3,150 00
Union school district bonds	4,500 00	4,500 00
Newark Gas-Light Company stock	10,000 00	13,500 00
Citizens' Gas-Light Company stock	5,000 00	4,500 00
	$423,000 00	$440,100 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Union Building and Loan Assoc'n	$800 00	$500 00
20 " Newark City Bank	1,350 00	1,500 00
8 " Newark City Ice Company	560 00	
100 " Newark City Ice Company	7,000 00	7,500 00
Bond and mortgage	15,000 00	
50 shares City Ice Company	3,500 00	2,000 00
Milwaukee and St. Paul Railroad bonds	2,400 00	2,000 00
American Insurance Company scrip	555 00	275 00
50 shares Manufacturers' National Bank	4,000 00	2,500 00
United States bonds	2,375 00	2,000 00
93 shares Newark City Ice Company	6,510 00	7,000 00
40 " Newark Gas-Light Company	2,700 00	
17 " Roselle Land and Improvement Co.	1,700 00	
16 " Citizens' Gas-Light Company	720 00	650 00
United States bonds	4,670 00	4,000 00
26 shares Newark City Ice Company	1,820 00	1,500 00
29 " Mutual Benefit Ice Company	290 00	
7 " Essex County National Bank	490 00	8,250 00
40 " National Newark Banking Company	2,700 00	
74 " Citizens' Gas-Light Company	3,330 00	
30 " Rosendale Lime and Cement Company,	3,000 00	
20 " National State Bank	1,100 00	2,600 00
Morris and Essex Railroad bonds	1,340 00	
40 shares New Jersey Agricultural Society	700 00	
15 " National State Bank	825 00	600 00
	$68,435 00	$42,875 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$139,391 63	
Loans on mortgage of real estate (first liens *),	388,132 00	
Interest due or accrued thereon	8,662 55	
Stocks, bonds, etc., as per schedule	440,100 00	
Loans on collateral security as per schedule,	42,875 00	
Cash in the office of the company	9,074 62	
Cash deposited in various banks	56,750 87	
Interest due and accrued	7,065 24	
Premiums in course of collection (gross)	35,732 60	
Rents due and accrued	1.209 57	
Premiums more than three months due, $532 92		
Gross assets		$1,128,994 08

LIABILITIES.

Losses adjusted unpaid	$6,004 28
claimed and reported	19,023 48
disputed or resisted	2,029 00

* Value of lands mortgaged $477,325 00
Value of buildings thereon 550,500 00
Amount of insurance held as collateral . . . 449,850 00

Unearned premiums on outstanding risks	$230,384 94	
Reclaimable on perpetual fire policies	570 00	
Unpaid scrip ordered to be redeemed	7,012 00	
Interest due or accrued on scrip	3,764 51	
State and local taxes	1,064 41	
Commissions and brokerage	6,869 53	
Return premiums	2,220 90	
Gross liabilities, except capital		$278,943 05
Surplus as regards policy-holders		$850,051 03
Paid-up capital		400,000 00
Surplus over capital		$450,051 03

Income.

Cash received for fire premiums	$408,169 98	
Deduct re-insurance and return premiums	32,307 69	
Net cash received for fire premiums		$375,862 29
Interest received on bonds and mortgages		26,772 97
Interest and dividends received from all other sources		27,215 38
Income from rents		5,175 42
Gross cash income		$435,026 06

Expenditures.

Cash paid for fire losses	$186,263 55	
Deduct salvage and re-insurance	3,399 28	
Net cash paid for fire losses		$182,864 27
Cash dividends paid		48,150 00
Cash paid for redemption of scrip		11,101 00
Interest paid scrip-holders		1,147 88
Cash paid for commissions and brokerage		70,256 13
for salaries of officers and employés		28,075 31
for state and local taxes		13,909 82
for incidentals		33,680 63
Loss on Mechanics' Bank stock		20,000 00
Gross cash expenditures		$409,185 04

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$47,328,208 00	$410,353 97
Fire risks written during 1881	50,756,080 00	412,506 25
Total	$98,084,288 00	$822,860 22
Deduct risks expired and terminated	46,216,111 00	365,522 32
In force at end of year	$51,868,177 00	$457,337 90
Deduct amount re-insured	478,826 00	5,266 31
Net amount in force	$51,389,351 00	$452,071 59

MISCELLANEOUS.

Premiums received from organization of company	$4,274,563 00
Losses paid from organization of company	1,799,867 52
Cash dividends declared from organization of company	384,219 00
Dividends declared during the year (12 per cent)	48,000 00
Fire losses incurred during the year	189,655 49
Company's stock owned by directors	49,350 00

MERCHANTS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1850. Commenced business April, 1850.]

PAID-UP CAPITAL, $200,000.

C. V. B. OSTRANDER, *President.* J. L. DOUGLAS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$175,000 00	$187,668 75
North River Bank stock	9,000 00	9,000 00
Merchants' Exchange Bank stock	5,000 00	5,000 00
Rensselaer and Saratoga Railroad stock	1,000 00	1,350 00
New York Central Railroad stock	30,000 00	39,000 00
	$220,000 00	$242,018 75

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
100 shares	New York Central Railroad	$13,000 00	$10,000 00
20 "	Williamsburg City Insurance Co.	2,600 00	1,600 00
10 "	Home Insurance Company	1,500 00	1,000 00
25 "	American Mutual Union Ex. Co.	2,250 00	
6 "	Star Insurance Company	450 00	500 00
5 "	First National Bank, Saugerties	500 00	300 00
		$20,300 00	$13,400 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$26,100 00
Loans on mortgage of real estate (first liens *),	128,500 00
Interest due or accrued thereon	3,295 00
Stocks, bonds, etc., as per schedule	242,018 75
Loans on collateral security as per schedule,	13,400 00
Cash in office of the company	2,071 20
Cash deposited in bank	3,784 26

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* Value of lands mortgaged $59,500 00
Value of buildings thereon 157,500 00
Amount of insurance held as collateral . . . 138,900 00

Interest due and accrued	$2,554 80	
Premiums in course of collection (net)	8,945 49	
Taxes due	4,151 59	
Gross assets		$434,821 09

Liabilities.

Losses claimed and reported	$9,140 00	
Losses disputed or resisted	7,000 00	
Unearned premiums on outstanding risks	57,954 50	
State and local taxes	406 77	
Gross liabilities, except capital		74,501 27
Surplus as regards policy-holders		$360,319 82
Paid-up capital		200,000 00
Surplus over capital		$160,319 82

Income.

Cash received for fire premiums	$110,366 48	
Deduct re-insurance and return premiums	3,006 04	
Net cash received for fire premiums		$107,360 44
Interest received on bonds and mortgages		10,853 91
Interest and dividends received from all other sources		11,017 43
Gross cash income		$129,231 78

Expenditures.

Cash paid for fire losses	$45,527 96	
Deduct salvage and re-insurance	47 98	
Net cash paid for fire losses		$45,479 98
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		23,236 09
for salaries of officers and employés		24,111 80
for state and local taxes		5,563 39
to directors and committees		1,275 00
for incidentals		10,066 65
Gross cash expenditures		$129,732 91

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$19,031,005 00	$107,813 79
Fire risks written during 1881	20,280,347 00	117,469 18
Total	$39,311,352 00	$225,282 97
Deduct risks expired and terminated	20,081,617 00	110,897 00
In force at end of year	$19,229,735 00	$114,385 97
Deduct amount re-insured	24,500 00	65 05
Net amount in force	$19,205,235 00	$114,320 92

MISCELLANEOUS.

Premiums received from organization of company	$4,078,686 63
Losses paid from organization of company	1,717,750 46
Cash dividends declared from organization of company	1,072,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	50,126 18
Company's stock owned by directors	48,800 00

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May 15, 1851. Commenced business July, 1851.]

PAID-UP CAPITAL, $200,000.

W. T. BARTON, *President.* WM. P. GOODWIN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
1,600 shares	National Bank of Commerce	$80,000 00	$89,600 00
1,000 "	American National Bank	50,000 00	56,000 00
400 "	Merchants' National Bank	20,000 00	27,200 00
200 "	Globe National Bank	10,000 00	13,400 00
467 "	Providence Gas Company	23,350 00	30,121 50
200 "	Phenix National Bank	10,000 00	17,400 00
257 "	Mechanics' National Bank	12,850 00	19,275 00
102 "	Manufacturers' National Bank	10,200 00	15,300 00
66 "	Delaware and Hudson Canal Co.	6,600 00	7,128 00
		$223,000 00	$275,424 50

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon
10 shares	Old National Bank, Providence	$1,100 00	$1,525 00
10 "	Fifth National Bank, Providence	660 00	
13 "	Eagle National Bank, Providence	910 00	

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens *)	$3,000 00	
Interest due or accrued thereon	20 00	
Stocks, bonds, etc., as per schedule	275,424 50	
Loans on collateral security as per schedule	1,525 00	
Cash in the office of the company	2,318 68	
Cash deposited in Nat'l Bank of Commerce	109,833 86	
Interest due and accrued	74 83	
Premiums in course of collection (gross)	15,752 86	
Gross assets		$407,949 73

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* Value of lands mortgaged $4,000 00
Value of buildings thereon 4,000 00
Amount of insurance held as collateral 17,500 00

Liabilities.

Losses adjusted unpaid	$2,609 46	
claimed and reported	12,022 35	
disputed or resisted	914 84	
Unearned premiums on outstanding risks	90,944 84	
State and local taxes	122 78	
Commissions and brokerage	1,105 04	
Gross liabilities, except capital		$107,719 31
Surplus as regards policy-holders		$300,230 42
Paid-up capital		200,000 00
Surplus over capital		$100,230 42

Income.

Cash received for fire premiums	$155,652 28	
Deduct re-insurance and return premiums	15,162 49	
Net cash received for fire premiums		$140,489 79
Interest received on bonds and mortgages		540 00
Interest and dividends received from all other sources		17,907 10
Gross cash income		$158,936 89

Expenditures.

Cash paid for fire losses	$93,335 12	
Deduct salvage and re-insurance	822 57	
Net cash paid for fire losses		$92,512 55
Cash dividends paid		12,000 00
Cash paid for commissions and brokerage		32,090 87
for salaries of officers and employés		11,123 62
for state and local taxes		5,001 07
Gross cash expenditures		$152,728 11

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$16,254,280 00	$175,614 23
Fire risks written during 1881	15,938,118 00	156,877 72
Total	$32,192,398 00	$332,491 95
Deduct risks expired and terminated	15,290,777 00	154,048 15
In force at end of year	$16,901,621 00	$178,443 80
Deduct amount re-insured	154,693 00	1,617 30
Net amount in force	$16,746,928 00	$176,826 50
Marine risks written during 1881	$38,393 00	$252 34
Deduct risks expired and terminated	10,335 00	48 48
In force at end of year	$28,058 00	$203 86

MISCELLANEOUS.

Premiums received from organization of company	$4,393,344 27
Losses paid from organization of company	3,074,710 33
Cash dividends declared from organization of company	566,000 00
Dividends declared during the year (6 per cent)	12,000 00
Fire losses incurred during the year	99,413 75
Company's stock owned by directors	42,150 00

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July, 1868. Commenced business February, 1872.]

PAID-UP CAPITAL, $200,000.

A. CHAMBERLAIN, *President.* E. B. COWLES, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$30,000 00	$33,862 50
Meriden (Conn.) city bond	5,000 00	6,000 00
Cleveland (O.) city bonds	10,000 00	12,000 00
Cincinnati (O.) city bonds	10,000 00	12,000 00
Dayton (O.) city bonds	20,000 00	24,000 00
Harlem River and Port Chester R.R. bonds	17,000 00	22,350 00
Danbury and Norwalk Railroad bonds	9,500 00	11,400 00
New Haven and Northampton Railroad bonds	8,000 00	8,000 00
Dayton and Michigan Railroad bonds	5,000 00	5,350 00
113 shares First National Bank, Meriden	11,300 00	12,995 00
268 " Home National Bank, Meriden	26,800 00	32,160 00
89 " Meriden National Bank	8,900 00	11,125 00
45 " New Britain National Bank	4,500 00	6,750 00
55 " Yale National Bank, New Haven	5,500 00	6,490 00
50 " Hartford National Bank	5,000 00	8,500 00
50 " Mercantile National Bank, Hartford	5,000 00	6,500 00
2 " Phœnix National Bank, Hartford	200 00	340 00
	$181,700 00	$219,822 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Meriden Britannia Company	$22,500 00	$4,500 00
200 " Pultz & Walkley Company	5,000 00	1,250 00
100 " G. F. Warren & Company	1,000 00	1,150 00
First mortgage assigned	2,800 00	
	$31,300 00	$6,900 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*),	$25,500 00	
Interest due or accrued thereon	10 00	
Stocks, bonds, etc., as per schedule	219,822 50	
Loans on collateral security as per schedule,	6,900 00	
Cash in the office of the company	3,774 57	
Cash deposited in Home National Bank	13,825 48	
Interest due and accrued	1,276 01	
Premiums in course of collection (gross)	6,696 71	
Non-resident tax	72 00	
Miscellaneous	4,000 00	
Gross assets		$281,877 27

Liabilities.

Losses claimed and reported	$1,355 00	
Losses disputed or resisted	1,046 04	
Unearned premiums on outstanding risks	29,838 35	
Due and accrued for rent, salaries, etc.	300 00	
Commissions and brokerage	1,159 66	
Gross liabilities, except capital		33,699 05
Surplus as regards policy-holders		$248,178 22
Paid-up capital		200,000 00
Surplus over capital		$48,178 22

Income.

Cash received for fire premiums	$97,239 15	
Deduct re-insurance and return premiums	37,765 41	
Net cash received for fire premiums		$59,473 74
Interest received on bonds and mortgages		1,350 83
Interest and dividends received from all other sources		13,800 16
Income from commissions		1,525 10
Gross cash income		$76,149 83

Expenditures.

Cash paid for fire losses	$105,797 78	
Deduct salvage and re-insurance	17,484 24	
Net cash paid for fire losses		$88,313 54
Cash paid for commissions and brokerage		11,272 69
for salaries of officers and employés		4,322 20
for state and local taxes		1,353 58
for incidentals		4,200 47
for re-insurance		79,561 92
Gross cash expenditures		$189,024 40

* Value of lands mortgaged $36,700 00
Value of buildings thereon 44,300 00
Amount of insurance held as collateral . . . 35,800 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$20,327,443 00	$229,662 11
Fire risks written during 1881	6,873,333 00	72,678 62
Total	$27,200,776 00	$302,340 73
Deduct risks expired and terminated	17,779,841 00	200,505 99
In force at end of year	$9,420,935 00	$101,834 74
Deduct amount re-insured	3,384,665 00	41,976 85
Net amount in force	$6,036,270 00	$59,857 89

Miscellaneous.

Premiums received from organization of company	$1,594,530 87
Losses paid from organization of company	1,008,792 32
Cash dividends declared from organization of company	142,000 00
Fire losses incurred during the year	32,795 11
Company's stock owned by directors	54,130 00

NATIONAL FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1849. Commenced business May, 1850.]

Paid-up Capital, $200,000.

John B. Seidenstricker, *President.* H. C. Landis, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$65.000 00	$75,400 00
Maryland state bonds	25,700 00	28,200 00
Missouri state bonds	20,000 00	22,000 00
South Carolina state bonds	11,500 00	12,500 00
Western Maryland Railroad bonds	10,000 00	12,000 00
Pittsburgh and Cornellsville R.R. bonds	6,000 00	7,440 00
Central Ohio Railroad bonds	25,000 00	27,500 00
Wilmington, Col., and Augusta R.R. bonds,	19,000 00	20,900 00
Consolidated Gas Company bonds	10,000 00	10,400 00
	$192,200 00	$216,340 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$55,000 00
Stocks, bonds, etc., as per schedule	216,340 00
Cash in the office of the company	619 87
Cash deposited in Bank of Commerce	26,602 96
Interest due and accrued	2,380 00

Premiums in course of collection (net)	$22,272 54	
Rents due and accrued	337 50	
Gross assets		$323,552 87
Deduct special deposit in Virginia		11,600 00
		$311,952 87

LIABILITIES.

Losses adjusted unpaid	$13,338 53	
Losses claimed and reported	2,875 00	
Unearned premiums on outstanding risks	72,092 96	
Reclaimable on perpetual fire policies	6,331 42	
Dividends to stockholders unpaid	137 00	
Due for borrowed money	23,000 00	
Gross liabilities, except capital	$117,774 91	
Deduct liability on special deposit	4,079 29	
		113,695 62
Surplus as regards policy-holders		$198,257 25
Paid-up capital		200,000 00
Impairment of capital		$1,742 75

INCOME.

Cash received for fire premiums	$166,278 11	
Deduct re-insurance and return premiums	35,397 48	
Net cash received for fire premiums		$130,880 63
Interest and dividends received from all sources		11,272 54
Income from rents		1,562 54
Income from all other sources		6,089 13
Gross cash income		$149,804 84

EXPENDITURES.

Cash paid for fire losses	$81,743 66	
Deduct salvage and re-insurance	1,169 87	
Net cash paid for fire losses		$80,573 79
Cash dividends paid		19,873 00
Cash paid for commissions and brokerage		29,586 84
for salaries of officers and employés		7,874 06
for state and local taxes		5,504 34
for incidentals		7,492 65
Deposits returned on perpetual fire risks	$210 00	
Gross cash expenditures		$150,904 68

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$12,243,768 00	$109,616 82
Fire risks written during 1881	17,402,777 00	166,273 41
Total	$29,646,545 00	$275,890 23
Deduct risks expired and terminated	15,190,671 00	134,128 58
In force at end of year	$14,455,874 00	$141,761 65
Deduct amount re-insured	52,559 00	484 13
Net amount in force	$14,403,315 00	$141,277 52

Miscellaneous.

Premiums received from organization of company	$1,954,261 62
Losses paid from organization of company	1,103,639 47
Cash dividends declared from organization of company	371,352 65
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	89,864 43

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated Nov. 27, 1871. Commenced business Dec. 1, 1871.]

Paid-up Capital, $1,000,000.

Mark Howard, *President.* James Nichols, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$100,000 00	$116,250 00
Connecticut state bonds	5,000 00	5,200 00
Hartford city bonds	35,000 00	41,200 00
New Britain city bonds	6,000 00	6,900 00
Rochester city bonds	25,000 00	29,500 00
Lockport city bonds	10,000 00	11,500 00
Buffalo city bonds	15,000 00	16,800 00
Cleveland city bonds	10,000 00	11,000 00
Columbus city bonds	10,000 00	10,300 00
Detroit city bonds	13,000 00	14,950 00
Meriden town bonds	10,000 00	10,500 00
West Middle school district (Hartford) bonds	25,000 00	27,500 00
St. Johnsbury and Lake Champlain Railroad	20,000 00	22,000 00
Harlem River and Portchester Railroad	25,000 00	30,000 00
Jackson, Lansing, and Saginaw Railroad	20,000 00	21,600 00
Cleveland, Columbus, Cin., and Indianap. R.R.	20,000 00	24,800 00
Chicago and Western Indiana Railroad	20,000 00	22,000 00
Chicago and North-western Railroad	20,000 00	21,800 00
Chicago, Burlington, and Quincy Railroad	10,000 90	10,400 00
Hannibal and St. Joseph Railroad	20,000 00	22,400 00

		Par value.	Market value.
400	shares N.Y., N.H., and Hartford Railroad,	$40,000 00	$70,000 00
200	" New York and Harlem Railroad	10,000 00	20,000 00
400	" N.Y. Cent. and Hudson River R.R.	40,000 00	53,600 00
500	" Pennsylvania Railroad	25,000 00	32,500 00
200	" Pittsburgh, Ft. W., and Chicago R.R.	20,000 00	27,000 00
200	" Cleveland and Pittsburgh Railroad	10,000 00	13,500 00
100	" Illinois Central Railroad	10,000 00	13,200 00
200	" Chicago, R. I., and Pacific R.R.	20,000 00	26,600 00
100	" Metropolitan National Bank (N.Y.),	10,000 00	17,000 00
50	" Central National Bank (N.Y.)	5,000 00	6,500 00
140	" Farmers' and Mech's' N'l B'k (Hart),	14,000 00	18,900 00
100	" Charter Oak National Bank	10,000 00	14,000 00
300	" Hartford National Bank	30,000 00	51,000 00
300	" Phœnix National Bank	30,000 00	51,600 00
215	" Ætna National Bank	21,500 00	27,950 00
50	" City National Bank	5,000 00	4,750 00
50	" Mercantile National Bank	5,000 00	6,400 00
247	" National Exchange Bank	12,350 00	18,772 00
50	" Second National Bank	5,000 00	8,250 00
100	" Thames National Bank	10,000 00	15,100 00
75	" National Bank of the Republic	7,500 00	9,375 00
70	" Boston National Bank	7,000 00	8,820 00
25	" Merchants' Bank	625 00	325 00
240	" Willimantic Linen Company	6,000 00	21,360 00
		$772,975 00	$1,013,102 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
N. H., Middletown, and Will. R.R. bonds	$880 00	$720 00
Connecticut state bonds	1,040 00	1,500 00
Hartford city bonds	1,220 00	
New York, Lake Erie, and W. R.R. bonds	3,750 00	2,000 00
N. H. and Northampton Railroad bonds	19,800 00	16,782 00
New York Elevated Railroad bonds	2,380 00	1,440 00
State Savings Bank book assigned	200 00	200 00
Society for Savings book assigned	400 00	400 00
76 shares Broad Brook Company	4,750 00	3,000 00
10 " Wells, Fargo, & Co.	1,300 00	200 00
10 " Conn. General Life Insurance Co.	1,080 00	700 00
4 " Phœnix National Bank	688 00	360 00
6 " Travelers' Insurance Company	1,440 00	900 00
5 " N. Y., N. H., and Hartford R.R.	875 00	800 00
5 " Hartford Gas Company	140 00	
13 " Pratt & Whitney Company	1,495 00	720 00
5 " Rockville National Bank	550 00	360 00
50 " Hartford L. and A. Insurance Co.	5,000 00	3,870 00
20 " Lake Shore and Mich. So. R.R.	2,300 00	1,440 00

	Market value.	Loaned thereon.
10 shares N. Y., N. H., and Hartford R.R.	$1,750 00	$1,080 00
6 " Conn. Trust and Safe Deposit Co.	600 00	630 00
1 share Pittsfield National Bank	110 00	
15 shares Adams Express Company	2,175 00	1,800 00
6 " Hartford and Wethersfield H. R.R.	570 00	
10 " Mercantile National Bank	1,280 00	400 00
200 " Travelers' Insurance Company	48,000 00	20,000 00
	$103,773 00	$59,302 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$39,857 05	
Loans on mortgage of real estate (first liens*),	332,800 00	
Interest due or accrued thereon	6,780 85	
Stocks, bonds, etc., as per schedule	1,013,102 00	
Loans on collateral security as per schedule,	59,302 00	
Cash in the office of the company	1,384 85	
Cash deposited in various banks	209,492 74	
Interest due and accrued	12,084 03	
Premiums in course of collection (net)	30,000 00	
Gross assets		$1,704,803 52

Liabilities.

Losses adjusted unpaid	$12,880 00	
claimed and reported	14,300 00	
disputed or resisted	5,500 00	
Unearned premiums on outstanding risks	210,195 58	
Gross liabilities, except capital		242,875 58
Surplus as regards policy-holders		$1,461,927 94
Paid-up capital		1,000,000 00
Surplus over capital		$461,927 94

Income.

Cash received for fire premiums	$367,004 49	
Deduct re-insurance and return premiums	25,531 83	
Net cash received for fire premiums		$341,472 66
Interest received on bonds and mortgages		20,425 39
Interest and dividends received from all other sources		46,708 29
Income from rents		4,924 36
Income from securities sold		2,770 99
Received for increased capital	$400,000 00	
Gross cash income		$416,301 69

* Value of lands mortgaged $467,740 00
Value of buildings thereon 425,000 00
Amount of insurance held as collateral . . . 271,300 00

Expenditures.

Cash paid for fire premiums	$179,207 30	
Deduct salvage and re-insurance	788 56	
Net cash paid for fire losses		$178,418 74
Cash dividends paid		72,000 00
Cash paid for commissions and brokerage		50,202 15
for salaries of officers and employés		26,926 70
for state and local taxes		9,755 21
for incidentals		19,255 32
Gross cash expenditures		$356,558 12

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$32,980,559 00	$344,517 81
Fire risks written during 1881	36,783,637 00	367,004 49
Total	$69,764,196 00	$711,522 30
Deduct risks expired and terminated	30,923,880 00	303,006 75
In force at end of year	$38,840,316 00	$408,515 55
Deduct amount re-insured	335,755 00	4,023 11
Net amount in force	$38,504,561 00	$404,492 44

Miscellaneous.

Premiums received from organization of company	$3,404,537 63
Losses paid from organization of company	1,579,385 26
Cash dividends declared from organization of company	677,000 00
Dividends declared during the year	72,000 00
Fire losses incurred during the year	176,185 86
Company's stock owned by directors	168,100 00

NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1838. Commenced business April 9, 1838.]

Paid-up Capital, $200,000.

Henry T. Drowne, *President.* Henry H. Hall, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$235,000 00	$260,437 50
130 shares National Bank of Commerce	13,000 00	19,500 00
100 " American Exchange Nat'l Bank,	10,000 00	12,500 00
150 " Manhattan Co. Bank	7,500 00	10,200 00
	$265,500 00	$302,637 50

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$9,995 76	
Loans on mortgage of real estate (first liens *)	105,738 98	
Interest due or accrued thereon	3,023 30	
Stocks, bonds, etc., as per schedule	302,637 50	
Cash in the office of the company	5,496 03	
Cash deposited in various banks	4,424 00	
Interest due and accrued	3,020 00	
Premiums in course of collection (net)	17,680 28	
Gross assets		$452,015 85

Liabilities.

Losses adjusted unpaid	$7,000 00	
Losses claimed and reported	12,500 00	
Unearned premiums on outstanding risks	133,477 72	
Gross liabilities, except capital		152,977 72
Surplus as regards policy-holders		$299,038 13
Paid-up capital		200,000 00
Surplus over capital		$99,038 13

Income.

Cash received for fire premiums	$310,928 07	
Deduct re-insurance and return premiums	25,489 98	
Net cash received for fire premiums		$285,438 09
Interest received on bonds and mortgages		6,396 98
Interest and dividends received from all other sources		11,923 22
Income from rents		868 80
Gross cash income		$304,627 09

Expenditures.

Cash paid for fire losses	$158,506 49	
Deduct salvage and re-insurance	3,514 62	
Net cash paid for fire losses		$154,991 87
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		58,517 85
for salaries of officers and employés		29,808 28
for state and local taxes		5,839 41
for rent		3,000 00
for incidentals		14,794 21
Gross cash expenditures		$286,951 62

* Total value of property mortgaged $257,200 00
Amount of insurance held as collateral . . . 142,400 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$26,179,497 00	$198,344 56
Fire risks written during 1881	34,772,955 00	308,884 91
Total	$60,952,452 00	$507,229 47
Deduct risks expired and terminated	28,819,578 00	242,287 09
In force at end of year	$32,132,874 00	$264,942 38
Deduct amount re-insured	209,733 00	2,278 57
Net amount in force	$31,923,141 00	$262,663 81

Miscellaneous.

Premiums received from re-organization of company	$3,377,087 91
Losses paid from re-organization of company	1,653,579 09
Cash dividends declared from re-organization of company	950,056 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	163,191 87
Company's stock owned by directors	38,812 50

NEWARK CITY INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1857. Commenced business March 21, 1860.]

Paid-up Capital, $200,000.

Horace J. Poinier, *President.* Henry Schoppe, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$19,000 00	$19,617 50
Essex county bonds	19,000 00	19,910 00
Newark city bonds	13,000 00	14,380 00
	$51,000 00	$53,907 50

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$97,625 00	
Loans on mortgage of real estate (first liens*)	88,466 01	
Interest due or accrued thereon	1,752 71	
Stocks, bonds, etc., as per schedule	53,907 50	
Cash in the office of the company	7,462 66	
Cash deposited in various banks	37,875 84	
Interest due and accrued	352 81	
Premiums in course of collection (gross)	12,085 04	
Rents due and accrued	491 66	
Gross assets		$300,019 23

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* Value of lands mortgaged $81,000 00
Value of buildings thereon 161,600 00
Amount of insurance held as collateral 94,150 00

Liabilities.

Losses adjusted unpaid	$11,806 35	
claimed and reported	6,300 00	
disputed or resisted	625 00	
Unearned premiums on outstanding risks	75,491 81	
Due and accrued for miscellaneous expenses	87 03	
Commissions and brokerage	2,656 27	
Return premiums	740 98	
Gross liabilities, except capital		$97,707 44
Surplus as regards policy-holders		$202,311 79
Paid-up capital		200,000 00
Surplus over capital		$2,311 79

Income.

Cash received for fire premiums	$168,401 59	
Deduct re-insurance and return premiums	13,632 75	
Net cash received for fire premiums		$154,768 84
Interest received on bonds and mortgages		5,809 51
Interest and dividends received from all other sources		3,935 28
Income from rents		3,384 72
Gross cash income		$167,898 35

Expenditures.

Cash paid for fire losses	$108,691 44	
Deduct salvage and re-insurance	205 24	
Net cash paid for fire losses		$108,486 20
Cash paid for commissions and brokerage		33,305 48
for salaries of officers and employés		11,203 50
for state and local taxes		5,862 16
for incidentals		7,264 56
for repairs on real estate		1,454 64
Gross cash expenditures		$167,576 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$12,855,534 00	$143,186 47
Fire risks written during 1881	16,435,705 00	164,527 26
Total	$29,291,239 00	$307,713 73
Deduct risks expired and terminated	15,789,097 00	156,957 40
In force at end of year	$13,502,142 00	$150,756 33
Deduct amount re-insured	175,310 00	1,453 25
Net amount in force	$13,326,832 00	$149,303 08

Miscellaneous.

Premiums received from organization of company	$1,513,310 00
Losses paid from organization of company	708,487 93
Cash dividends declared from organization of company	172,641 42
Fire losses incurred during the year	108,064 47
Company's stock owned by directors	77,700 00

NEWARK FIRE INSURANCE COMPANY, NEWARK, N.J.

[Incorporated May 14, 1810. Commenced business May 14, 1810.]

Paid-up Capital, $250,000.

C. M. Woodruff, *President.* John J. Henry, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$206,000 00	$218,020 00
National Newark Banking Co. stock	7,700 00	10,395 00
National State Bank stock	11,400 00	12,312 00
Newark City National Bank stock	13,250 00	17,225 00
Mechanics' National Bank stock	4,550 00	–
Mechanics' Insurance Company stock	441 00	441 00
Morris and Essex Railroad stock	10,000 00	12,150 00
	$253,341 00	$270,543 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$71,100 00	
Loans on mortgage of real estate (first liens *),	308,615 00	
Interest due or accrued thereon	6,203 41	
Stocks, bonds, etc., as per schedule	270,543 00	
Cash in the office of the company	1,119 80	
Cash deposited in various banks	45,480 31	
Interest due and accrued	900 00	
Premiums in course of collection (gross)	20,300 84	
Notes taken for marine and inland risks	1,464 79	
Rents due and accrued	591 25	
Due for re-insurance	123 53	
Gross assets		$726,441 93

Liabilities.

Losses adjusted unpaid	$16,207 47
claimed and reported	6,260 00
disputed or resisted	2,900 00
Unearned premiums on outstanding risks	151,477 40
Dividends to stockholders unpaid	8,515 21

* Value of lands mortgaged $457,300 00
Value of buildings thereon 451,500 00
Amount of insurance held as collateral 385,950 00

Due and accrued for rent, salaries, etc.	$300 00	
Commissions and brokerage	2,723 54	
Return premiums	658 99	
Gross liabilities, except capital		$189,042 61
Surplus as regards policy-holders		$537,399 32
Paid-up capital		250,000 00
Surplus over capital		$287,399 32

Income.

Cash received for fire premiums	$297,101 11	
Deduct re-insurance and return premiums	45,622 89	
Net cash received for fire premiums		$251,478 22
Interest received on bonds and mortgages		20,600 80
Interest and dividends received from all other sources		17,143 16
Income from rents		1,851 00
Gross cash income		$291,073 18

Expenditures.

Cash paid for fire losses	$192,359 54	
Deduct salvage and re-insurance	7,351 14	
Net cash paid for fire losses		$185,008 40
Cash dividends paid		24,693 35
Cash paid for commissions and brokerage		44,090 93
for salaries of officers and employés		29,533 43
for state and local taxes		6,084 48
for incidentals		14,516 70
for assessment Mechanics' National Bank		4,558 22
Gross cash expenditures		$308,485 51

Risks and Premiums.

		Preminms.
Fire risks outstanding Dec. 31, 1880	$33,234,770 00	$283,981 45
Fire risks written during 1881	29,256,639 00	284,433 48
Total	$62,491,409 00	$568.414 93
Deduct risks expired and terminated	31,669,006 00	267,491 89
In force at end of year	$30,822,403 00	$300,923 04
Deduct amount re-insured	850,394 00	8,104 13
Net amount in force	$29,972,009 00	$292,818 91

Miscellaneous.

Premiums received from organization of company	$2,220,251 37
Losses paid from organization of company	729,318 47
Cash dividends declared from organization of company	403,051 00
Dividends declared during the year	25,000 00
Fire losses incurred during the year	191,661 10
Company's stock owned by directors	23,645 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N.H.

[Incorporated 1869. Commenced business April, 1870.]

PAID-UP CAPITAL, $250,000.

JAMES A. WESTON, *President.* JOHN C. FRENCH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$112,200 00
Manchester city bonds	51,700 00	61,500 00
St. Louis city bonds	13,000 00	13,650 00
Chicago city bonds	10,000 00	12,000 00
Zanesville city bonds	10,000 00	10,550 00
Marietta city bonds	10,000 00	11,000 00
Concord city bonds	2,000 00	2,200 00
Michigan Air Line Railroad bonds	10,000 00	11,500 00
Maine Central Railroad bonds	10,000 00	10,000 00
Burlington and Missouri Railroad bonds	10,000 00	12,000 00
Chicago, Burlington, and Quincy R.R. bonds	14,000 00	17,500 00
Jackson, Lansing, and Saginaw R.R. bonds	10,000 00	11,500 00
Boston, Concord, and Montreal R.R. bonds	62,000 00	68,200 00
Chicago, Clin., Dub., and Minn. R.R. bonds	10,000 00	10,700 00
Marion county court-house (Ind.) bonds	25,000 00	26,500 00
New Hampshire state bonds	10,000 00	12,500 00
Hillsborough county (N.H.) bonds	5,000 00	5,500 00
Suncook Valley Railroad stock	4,000 00	4,400 00
Merchants' National Bank stock	10,000 00	12,000 00
	$376,700 00	$425,400 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
People's Savings Bank, Manchester 300 shares Boston Water Power Company	$3,900 00	$3,000 00
1 share Amoskeag Manufacturing Company	2,500 00	1,562 50
20 shares New York Central Railroad	2,700 00	2,900 00
32 " Manchester and Lawrence Railroad	5,120 00	2,000 00
100 " American Express Company	9,200 00	6,846 46
100 " Chicago, Burl., and Quincy R.R.	13,500 00	12,000 00
100 " Manchester National Bank	15,000 00	9,000 00
8 " Manchester and Lawrence R.R. 40 " Phenix Insurance Company	4,366 00	3,000 00
17 " Pullman Palace Car Company	2,176 00	2,000 00
250 " Fort Scott and Gulf Railroad 100 " Atch., Top., and Santa Fe R.R. 75 " Manchester and Lawrence R.R.	36,000 00	25,000 00
	$94,462 00	$67,308 96

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$5,085 84	
Loans on mortgage of real estate (first liens *),	39,296 86	
Stocks, bonds, etc., as per schedule	425,400 00	
Loans on collateral security as per schedule,	67,308 96	
Cash in the office of the company	11,338 73	
Cash deposited in various banks	39,382 08	
Interest due and accrued	10,204 00	
Premiums in course of collection (net)	20,176 51	
Gross assets		$618,192 98

Liabilities.

Net amount of unpaid losses	$26,613 62	
Unearned premiums on outstanding risks	158,470 84	
Gross liabilities, except capital		185,084 46
Surplus as regards policy-holders		$433,108 52
Paid-up capital		250,000 00
Surplus over capital		$183,108 52

Income.

Cash received for fire premiums	$294,211 04	
Deduct re-insurance and return premiums	34,478 52	
Net cash received for fire premiums		$259,732 52
Interest and dividends received from all sources		32,623 54
Gross cash income		$292,356 06

Expenditures.

Cash paid for fire losses	$167,239 14
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	50,610 96
for salaries of officers and employés	9,602 87
for state and local taxes	9,163 45
for incidentals	12,314 26
Gross cash expenditures	$268,930 68

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$23,643,339 00	$269,676 80
Fire risks written during 1881	22,470,350 00	259,732 50
Total	$46,113,689 00	$529,409 30
Deduct risks expired and terminated	20,202,973 00	235,995 67
In force at end of year	$25,910,716 00	$293,413 63

* Total value of property mortgaged $100,975 00
Amount of insurance held as collateral . . . 37,150 00

MISCELLANEOUS.

Premiums received from organization of company	$1,819,870 49
Losses paid from organization of company	945,841 30
Cash dividends declared from organization of company	184,000 00
Dividends declared during the year (8 per cent)	20,000 00
Fire losses incurred during the year	178,732 70
Company's stock owned by directors	75,200 00

NEW YORK BOWERY FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1833. Commenced business September, 1833.]

PAID-UP CAPITAL, $300,000.

JOHN A. DELANOY, Jun., *President.* HENRY GRIFFEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$700,000 00	$799,000 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
13 shares Globe Insurance Company (N.Y.)	$812 50	
15 " United States Insurance Co. (N.Y.)	500 00	$1,000 00
5 " Standard Insurance Company (N.Y.),	312 50	
Chesapeake and Ohio Railroad bonds	1,020 00	400 00
51 shares Importers' and Traders' Nat'l Bank	12,750 00	6,900 00
67 " Michigan Central Railroad	5,829 00	5,000 00
13 " Manhattan Gas Company	1,300 00	2,800 00
20 " New York Fire Insurance Company	2,100 00	
50 " Oriental Bank	1,875 00	1,250 00
United States bonds	1,035 00	1,000 00
	$27,534 00	$18,350 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens *),	$54,600 00
Interest due or accrued thereon	445 29
Stocks, bonds, etc., as per schedule	799,000 00
Loans on collateral security as per schedule	18,350 00
Cash in the office of the company	9,244 36
Cash dep'd in N'l Butchers' and Drovers' B'k	5,083 97
Interest due and accrued	568 83
Premiums in course of collection (gross)	26,593 50
Gross assets	$913,885 95

* Value of lands mortgaged $50,000 00
Value of buildings thereon 65,500 00
Amount of insurance held as collateral 67,500 00

Liabilities.

Losses claimed and reported	$19,000 00	
Unearned premiums on outstanding risks	143,446 15	
Commissions and brokerage	6,000 00	
Gross liabilities, except capital		$168,446 15
Surplus as regards policy-holders		$745,439 80
Paid-up capital		300,000 00
Surplus over capital		$445,439 80

Income.

Cash received for fire premiums	$281,193 93	
Deduct re-insurance and return premiums	8,053 13	
Net cash received for fire premiums		$273,140 80
Interest received on bonds and mortgages		3,831 35
Interest and dividends received from all other sources		31,815 02
Profit on securities sold		9,004 76
Gross cash income		$317,791 93

Expenditures.

Cash paid for fire losses	$172,248 06	
Deduct salvage and re-insurance	4,685 91	
Net cash paid for fire losses		$167,562 15
Cash dividends paid		60,000 00
Cash paid for commissions and brokerage		30,434 40
for salaries of officers and employés		25,550 00
for state and local taxes		4,488 43
for incidentals		19,145 17
Gross cash expenditures		$307,180 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$43,423,890 00	$227,788 59
Fire risks written during 1881	51,536,585 00	282,619 59
Total	$94,960,475 00	$510,408 18
Deduct risks expired and terminated	45,372,410 00	230,240 67
In force at end of year	$49,588,065 00	$280,167 51
Deduct amount re-insured	842,746 00	6,615 63
Net amount in force	$48,745,319 00	$273,551 88

Miscellaneous.

Premiums received from organization of company	$5,054,121 71
Losses paid from organization of company	1,910,288 36
Cash dividends declared from organization of company	2,576,500 00
Dividends declared during the year	60,000 00
Fire losses incurred during the year	171,262 36
Company's stock owned by directors	75,025 00

NEW YORK FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 18, 1832. Commenced business Dec. 22, 1832.]

PAID-UP CAPITAL, $200,000.

DANIEL UNDERHILL, *President.* AUGUSTUS COLSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$125,000 00	$136,687 50
New York county bonds	5,000 00	5,625 00
Long Island city bonds	10,000 00	11,500 00
Mechanics' and Traders' Bank stock	5,500 00	5,702 50
People's Bank stock	2,825 00	4,322 25
Tradesman Bank stock	3,680 00	3,753 60
Marine Bank stock	3,000 00	4,365 00
Mechanics' Bank stock	1,175 00	1,744 87
	$156,180 00	$173,700 72

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Oxford Iron Company bond	$850 00	$750 00
16 shares Harlem Gas-Light Company	560 00	650 00
7 " Manhattan Gas-Light Company	630 00	
4 " Eagle Fire Company	384 00	200 00
	$2,424 00	$1,600 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$105,900 00	
Loans on mortgage of real estate (first liens *),	91,350 00	
Interest due or accrued thereon	2,308 75	
Stocks, bonds, etc., as per schedule	173,700 72	
Loans on collateral security as per schedule,	1,600 00	
Cash in the office of the company	4,894 57	
Cash deposited in Marine National Bank	2,112 90	
Interest due and accrued	1,706 25	
Premiums in course of collection (gross)	20,602 55	
Rents due and accrued	908 66	
Gross assets		$405,084 40

LIABILITIES.

Losses adjusted unpaid	$17,560 30
claimed and reported	8,537 00
disputed or resisted	212 00
Unearned premiums on outstanding risks	96,833 83

* Value of lands mortgaged $90,000 00
Value of buildings thereon 127,500 00
Amount of insurance held as collateral 118,900 00

Due and accrued for rent, salaries, etc.	$150 00	
Due for borrowed money	10,000 00	
State and local taxes	777 03	
Commissions and brokerage	2,685 37	
Return premiums	374 74	
Gross liabilities, except capital		$137,130 27
Surplus as regards policy-holders		$267,954 13
Paid-up capital		200,000 00
Surplus over capital		$67,954 13

Income.

Cash received for fire premiums	$212,590 69	
Deduct re-insurance and return premiums	7,996 42	
Net cash received for fire premiums		$204,594 27
Interest received on bonds and mortgages		7,079 07
Interest and dividends received from all other sources		7,620 37
Income from rents		5,153 23
Gross cash income		$224,446 94

Expenditures.

Cash paid for fire losses	$145,230 43	
Deduct salvage and re-insurance	2,962 63	
Net cash paid for fire losses		$142,267 80
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		37,380 32
for salaries of officers and employés		16,457 12
for state and local taxes		7,104 99
for interest on borrowed money		30 00
for incidentals		5,127 15
Gross cash expenditures		$228,367 38

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$17,835,833 00	$150,961 21
Fire risks written during 1881	27,125,205 00	231,459 92
Total	$44,961,038 00	$382,421 13
Deduct risks expired and terminated	22,666,341 00	191,050 55
In force at end of year	$22,294,697 00	$191,370 58
Deduct amount re-insured	183,632 00	1,241 59
Net amount in force	$22,111,065 00	$190,128 99

MISCELLANEOUS.

Premiums received from organization of company	$3,434,395 00
Losses paid from organization of company	2,049,902 00
Cash dividends declared from organization of company	1,326,000 00
Dividends declared during the year	20,000 00
Fire losses incurred during the year	156,000 00
Company's stock owned by directors	29,000 00

NIAGARA INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July, 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, $500,000.

PETER NOTMAN, *President.* THOMAS F. GOODRICH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$932,000 00	$1,118,990 00
Jersey city bonds	8,000 00	9,120 00
District of Columbia bonds	10,000 00	10,900 00
Delaware and Hudson Canal Co. bonds	20,000 00	23,600 00
Quincy, Alton, and St. Louis R.R. bonds	50,000 00	50,000 00
250 shares American Exchange Nat'l Bank,	25,000 00	31,500 00
Lake Erie and Western Railroad bonds	15,000 00	16,125 00
Lafayette, Bl'gton, and Muncie R.R. bonds,	35,000 00	35,875 00
Dundee Water Power and Land Co. bonds,	20,000 00	21,600 00
Gulf, Colorado, and Sante Fé R.R. bonds	25,000 00	27,125 00
Ohio Central Railroad bonds	25,000 00	24,687 50
	$1,165,000 00	$1,369,522 50

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
Buffalo, Bradford, and Pitts. R.R. bonds		$14,000 00	$4,500 00
20 shares	First Nat'l Bank, Stamford	4,020 00	2,500 00
6 "	N. Y., N. H., and H. R.R.		
86 "	Hanover Insurance Company	40,370 00	32,000 00
8 "	Republic Insurance Company		
100 "	N. Y. Cent. and H. R. R.R.		
200 "	Chicago, St. Paul, and O. R.R.		
15 "	Sun Mutual Insurance Co.		
20 "	German American Ins. Co.	3,800 00	1,800 00
		$62,190 00	$40,800 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$25,000 00
Loans on mortgage of real estate (first liens *),	113,800 00

* Value of lands mortgaged $167,250 00
Value of buildings thereon 59,750 00
Amount of insurance held as collateral 59,750 00

Interest due or accrued thereon	$2,632 66	
Stocks, bonds, etc., as per schedule	1,369,522 50	
Loans on collateral security as per schedule,	40,800 00	
Cash in the office of the company	2,257 21	
Cash deposited in National Park Bank	16,755 62	
Interest due and accrued	19,754 00	
Premiums in course of collection (gross)	143,806 08	
Re-insurance due	1,235 25	
Gross assets *		$1,735,563 32
Deduct special deposits in other states		72,000 00
Balance		$1,663,563 32

LIABILITIES.

Losses claimed and reported	$58,293 16	
Losses disputed or resisted	16,882 52	
Unearned premiums on outstanding risks	474,508 46	
Dividends to stockholders unpaid	552 50	
Commissions and brokerage	45,000 00	
Gross liabilities, except capital	$595,236 64	
Deduct liabilities on special deposits	24,203 39	
		571,033 25
Surplus as regards policy-holders		$1,092,530 07
Paid-up capital		500,000 00
Surplus over capital		$592,530 07

INCOME.

Cash received for fire premiums	$850,422 72	
Deduct re-insurance and return premiums	112,608 57	
Net cash received for fire premiums		$737,814 15
Interest received on bonds and mortgages		5,384 74
Interest and dividends received from all other sources		75,451 55
Income from rents		6,950 00
Gross cash income		$825,600 44

EXPENDITURES.

Cash paid for fire losses	$403,042 26	
Deduct salvage and re-insurance	43,258 67	
Net cash paid for fire losses		$359,783 59
Cash dividends paid		69,693 00
Cash paid for commissions and brokerage		134,212 97
for salaries of officers and employés		58,862 00
for state and local taxes		27,019 80
for incidentals		109,151 46
Gross cash expenditures		$758,722 82

† Including $250,000 special reserve fund held under New York law.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$81,231,795 00	$748,565 61
Fire risks written during 1881	111,238,445 00	900,012 19
Total	$192,470,240 00	$1,648,577 80
Deduct risks expired and terminated	81,933,455 00	700,648 65
In force at end of year	$110,536,785 00	$947,929 15
Deduct amount re-insured	4,802,900 00	49,352 31
Net amount in force	$105,733,885 00	$898,576 84

Miscellaneous.

Premiums received from organization of company	$12,699,808 67
Losses paid from organization of company	6,979,008 17
Cash dividends declared from organization of company	1,654,000 00
Dividends declared during the year (14 per cent)	70,000 00
Fire losses incurred during the year	404,254 13
Company's stock owned by directors	207,850 00

NORTH-WESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869. Commenced business July 1, 1869.]

Paid-up Capital, $600,000.

Alexander Mitchell, *President.* John P. McGregor, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$410,000 00	$493,625 00
Milwaukee water bonds	150,000 00	183,000 00
Milwaukee county bonds	23,200 00	26,448 00
Milwaukee and St. Paul Railroad bonds	15,000 00	20,250 00
Chicago, Milwaukee, and St. P. R.R. bonds,	50,000 00	61,000 00
	$648,200 00	$784,323 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens *),	$145,500 00
Interest due or accrued thereon	1,619 18
Stocks, bonds, etc., as per schedule	784,323 00
Cash in the office of the company	8,086 72
Cash deposited in various banks	88,046 77
Interest due and accrued	423 12
Premiums in course of collection (gross)	20,158 96
Notes taken for marine and inland risks	1,154 50

* Value of lands mortgaged $262,000 00
Value of buildings thereon 204,500 00
Amount of insurance held as collateral . . . 122,750 00

Board of Trade certificates	$3,500 00	
Salvages, etc.	3,467 75	
Gross assets		$1,056,280 00

Liabilities.

Losses adjusted unpaid	$16,993 66	
claimed and reported	17,615 00	
disputed or resisted	1,800 00	
Unearned premiums on outstanding risks	187,432 22	
Commissions and brokerage	677 92	
Bills payable	1,726 02	
Gross liabilities, except capital		226,244 82
Surplus as regards policy-holders		$830,035 18
Paid-up capital		600,000 00
Surplus over capital		$230,035 18

Income.

Cash received for fire premiums	$320,414 17	
Deduct re-insurance and return premiums	28,777 99	
Net cash received for fire premiums		$291,636 18
Cash rec'd for marine and inl'd premiums,	$75,678 35	
Deduct re-insurance and return premiums,	9,297 21	
Net cash rec'd for marine and inl'd prem's,		66,381 14
Interest received on bonds and mortgages		10,717 10
Interest and dividends received from all other sources		35,956 00
Gross cash income		$404,690 42

Expenditures.

Cash paid for fire losses	$142,606 52	
Deduct salvage and re-insurance	131 11	
Net cash paid for fire losses		$142,475 41
Cash paid for marine and inland losses	$49,501 91	
Deduct salvage and re-insurance	4,566 68	
Net cash paid for marine and inland losses,		44,935 23
Cash dividends paid		60,000 00
Cash paid for commissions and brokerage		49,967 83
for salaries of officers and employés		34,781 31
for state and local taxes		8,640 88
for incidentals		32,688 11
Gross cash expenditures		$373,488 77

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$27,795,632 00	$321,097 97
Fire risks written during 1881	35,211,896 00	326,234 72
Total	$63,007,528 00	$647,332 69
Deduct risks expired and terminated	32,824,607 00	293,948 15
In force at end of year	$30,182,921 00	$353,384 54
Deduct amount re-insured	283,995 00	1,776 94
Net amount in force	$29,898,926 00	$351,607 60
Marine risks outstanding Dec. 31, 1880	$150,000 00	$2,000 00
Marine risks written during 1881	10,701,943 00	75,678 35
Total	$10,851,943 00	$77,678 35
Deduct risks expired and terminated	10,773,943 00	76,678 35
In force at end of year	$78,000 00	$1,000 00

Miscellaneous.

Premiums received from organization of company	$4,373,188 93
Losses paid from organization of company	2,448,091 10
Cash dividends declared from organization of company	387,000 00
Dividends declared during the year (10 per cent)	60,000 00
Fire losses incurred during the year	150,313 19
Company's stock owned by directors	357,500 00
Marine losses incurred during the year	49,680 75

ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

Paid-up Capital, $1,000,000.

Selden C. Preston, *President.* George W. Lester, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
504 shares	American Nat'l Bank, Hartford,	$25,200 00	$37,800 00
120 "	Ætna National Bank, Hartford	12,000 00	16,200 00
130 "	Charter Oak Nat'l Bank, Hartford	13,000 00	18,330 00
119 "	Farmers' and Mech. Nat'l B'k, H'd	11,900 00	16,065 00
139 "	Mercantile Nat'l Bank, Hartford	13,900 00	18,070 00
62 "	Phœnix National Bank, Hartford	6,200 00	10,726 00
182 "	Exchange National Bank, Hartford	9,100 00	14,378 00
124 "	City National Bank, Hartford	12,400 00	12,400 00
324 "	Hartford National Bank, Hartford	32,400 00	55,080 00
44 "	First National Bank, Hartford	4,400 00	5,500 00
100 "	Conn. T. and S. Deposit Co., H'd	10,000 00	10,500 00
150 "	Thames Nat'l Bank, Norwich	15,000 00	22,950 00
50 "	First National Bank, Norwich	5,000 00	5,900 00

	Par value.	Market value.
6 shares Rockville National Bank, Rockville	$600 00	$678 00
75 " Metropolitan National Bank, N.Y.	7,500 00	12,825 00
300 " N. Y., N. H., and Hartford R.R. Co.	30,000 00	51,000 00
400 " Cleveland and Pittsburg R.R. Co.	20,000 00	27,600 00
Chicago, Milwaukee, and St. Paul R.R. bonds	20,000 00	25,000 00
Indianapolis and Cincinnati R.R. Co. bonds	11,000 00	12,100 00
Dayton and Michigan Railroad Co. bonds	25,000 00	26,750 00
Vermont Valley Railroad Co. bonds	25,000 00	26,250 00
St. Johnsbury and Lake Champlain R.R. bonds,	15,000 00	16,200 00
Peoria (Ill.) county bonds	5,000 00	5,500 00
Pawtucket (R.I.) town bonds	25,000 00	30,000 00
New Brunswick (N.J.) city bonds	10,000 00	10,500 00
Evansville (Ind.) city bonds	15,000 00	15,750 00
Atlantic Dock Company bonds	9,000 00	9,630 00
Norwich (Conn.) town bonds	60,000 00	78,000 00
Lockport (N.Y.) city bonds	10,000 00	11,500 00
Washington (Ind.) city bonds	15,000 00	16,500 00
Indianapolis (Ind.) city bonds	20,000 00	21,000 00
Des Moines (Io.) city bonds	10,000 00	10,600 00
Hartford (Conn.) town bonds	4,000 00	4,280 00
United States bonds	82,000 00	82,615 00
	$589,600 00	$738,177 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
5 shares Ætna National Bank, Hartford	$675 00	$300 00
10 " Ætna National Bank, Hartford	1,350 00	1,700 00
10 " Ætna Fire Insurance Co., Hartford	2,450 00	
15 " Ætna Fire Insurance Co., Hartford	3,675 00	2,520 00
4 " Ætna Fire Insurance Co., Hartford	980 00	700 00
3 " Ætna Fire Insurance Co., Hartford	735 00	450 00
3 " Ætna Fire Insurance Co., Hartford	735 00	500 00
20 " Ætna Fire Insurance Co., Hartford	4,900 00	3,000 00
2 " Ætna Fire Insurance Co., Hartford	490 00	1,880 00
3 " First National Bank, Hartford	375 00	
5 " Charter Oak Nat'l Bank, Hartford	705 00	
15 " American National Bank, Hartford	1,125 00	
7 " Middlesex Co. Nat'l B'k, Middletown,	840 00	980 00
6 " Conn. Fire Insurance Co., Hartford	840 00	
10 " Conn. Fire Insurance Co., Hartford	1,400 00	1,088 00
20 " Conn. Fire Insurance Co., Hartford	2,800 00	1,350 00
6 " Conn. Fire Insurance Co., Hartford	840 00	350 00
12 " Conn. Fire Insurance Co., Hartford	1,680 00	1,000 00
25 " Nat'l Fire Insurance Co., Hartford	3,550 00	600 00
16 " Nat'l Fire Insurance Co., Hartford	2,272 00	1,350 00
10 " Phœnix Insurance Co., Hartford	2,200 00	1,800 00
7 " Adams Express Company	1,001 00	
24 " Adams Express Company	3,432 00	1,350 00

			Market value.	Loaned thereon.
5	shares	Adams Express Company	$715 00	$500 00
28	shares	Adams Express Company	4,004 00	
		Morris and Essex Railroad Company bonds	2,700 00	5,000 00
		Chicago and North-Western Railroad Co. bonds,	1,080 00	
		Connecticut state bonds	10,500 00	6,750 00
		Cleveland and Toledo Railroad Co. bonds	3,300 00	3,000 00
		United States bonds	1,180 00	1,000 00
30	shares	Ætna Life Insurance Company	5,100 00	1,200 00
35	"	Connecticut General Life Ins. Co.	3,850 00	3,000 00
14	"	Travelers' Life Insurance Company	3,500 00	2,500 00
15	"	Travelers' Life Insurance Company	3,750 00	2,610 00
5	"	Security Company, Hartford	575 00	
25	"	Hartford Trust Company	2,625 00	4,050 00
100	"	Collins Company, Collinsville, Conn.	1,250 00	
6	"	American Screw Co., Providence, R.I.	1,350 00	
40	"	Nonotuck Silk Co., Northampton	7,500 00	1,800 00
46	"	N. Y., N. H., and Hartford R.R. Co.	7,820 00	5,000 00
10	"	N. Y., N. H., and Hartford R.R. Co.	1,700 00	2,000 00
10	"	N. Y. Central and H. River R R. Co.	1,330 00	
10	"	N. Y. Central and H. River R.R. Co.	1,330 00	900 00
5	"	Hartford Carpet Company, Hartford,	1,375 00	350 00
4	"	Hartford Carpet Company, Hartford,	1,100 00	1,000 00
240	"	Willimantic Linen Co., Hartford	21,600 00	10,000 00
10	"	Rockville National Bank	1,130 00	450 00
			$129,414 00	$72,028 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$29,494 69	
Loans on mortgage of real estate (first liens*),	228,425 00	
Interest due or accrued thereon	3,387 95	
Stocks, bonds, etc., as per schedule	738,177 00	
Loans on collateral security as per schedule,	72,028 00	
Cash in the office of the company	704 90	
Cash depcsited in American Nat'l Bank	289,808 29	
Interest due and accrued	12,997 72	
Premiums in course of collection (net)	44,498 37	
Gross assets		$1,419,521 92

Liabilities.

Losses adjusted unpaid	$5,477 27
claimed and reported	17,050 35
disputed or resisted	1,961 40

* Total value of property mortgaged $573,800 00
Amount of insurance held as collateral . . . 195,940 00

Unearned premiums on outstanding risks	$216,234 94	
Gross liabilities, except capital		$240,723 96
Surplus as regards policy-holders		$1,178,797 96
Paid-up capital		1,000,000 00
Surplus over capital		$178,797 96

Income.

Cash received for fire premiums	$389,714 67	
Deduct re-insurance and return premiums,	40,625 48	
Net cash received for fire premiums		$349,089 19
Interest received on bonds and mortgages		9,967 15
Interest and dividends received from all other sources		38,833 38
Received for increased capital	$500,000 00	
Gross cash income		$397,889 72

Expenditures.

Cash paid for fire losses	$200,204 58	
Deduct salvage and re-insurance	2,153 82	
Net cash paid for fire losses		$198,050 76
Cash dividends paid		50,000 00
Cash paid for commissions and brokerage		54,647 82
for salaries of officers and employés		22,732 70
for state and local taxes		8,412 71
for incidentals		29,487 56
Gross cash expenditures		$363,331 55

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$25,560,633 00	$306,415 21
Fire risks written during 1881	35,012,400 00	396,156 15
Total	$60,573,033 00	$702,571 36
Deduct risks expired and terminated	25,085,148 00	279,704 93
In force at end of year	$35,487,885 00	$422,866 43
Deduct amount re-insured	560,269 00	9,045 28
Net amount in force	$34,927,616 00	$413,821 15

Miscellaneous.

Premiums received from organization of company	$3,250,447 66
Losses paid from organization of company	1,681,787 48
Cash dividends declared from organization of company	445,000 00
Dividends declared during the year	50,000 00
Fire losses incurred during the year	196,836 36
Company's stock owned by directors	79,600 00

ORIENT MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 18, 1854. Commenced business March 1, 1854.]

EUGENE DUTILH, *President.* CHARLES IRVING, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$400,000 00	
United States bonds	234,000 00	
Cash deposited in various banks	52,901 75	
Interest due and accrued	2,000 00	
Premiums in course of collection (gross)	38,304 93	
Notes taken for marine and inland risks	195,241 36	
Re-insurance due	7,289 11	
Company's own scrip	$77,467 00	
Gross assets		$929,737 15

LIABILITIES.

Losses adjusted unpaid	$20,970 00	
claimed and reported	39,000 00	
disputed or resisted	11,000 00	
Unearned premiums on outstanding risks	85,890 77	
Unpaid scrip ordered to be redeemed	821 00	
Interest due or accrued on scrip	8,819 27	
Commissions and brokerage	2,754 48	
Re-insurance premiums due	4,864 23	
Gross liabilities, except scrip		174,119 75
Surplus as regards policy-holders		$755,617 40
Scrip outstanding not ordered to be redeemed *		593,203 00
Surplus over scrip		$162,414 40

INCOME.

Cash rec'd for marine and inl'd premiums,	$691,252 25	
Deduct re-insurance and return premiums	136,227 60	
Net cash rec'd for marine and inl'd prem's,		$555,024 65
Interest and dividends received from all sources		8,928 91
Income from rents		29,157 00
Gross cash income		$593,110 56

EXPENDITURES.

Cash paid for marine and inland losses	$729,277 67	
Deduct salvage and re-insurance	220,749 16	
Net cash paid for marine and inland losses,		$508,528 51
Interest paid scrip-holders		39,951 06
Cash paid for commissions and brokerage		30,995 83

* Not including $77,467 held by company.

Cash paid for salaries of officers and employés	$38,449 96
for state and local taxes	17,149 38
for incidentals	9,749 02
Gross cash expenditures	$644,823 76

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1880	$32,306,318 00	$154,517 68
Marine risks written during 1881	104,703,697 00	547,453 59
Total	$137,010,015 00	$701,971 27
Deduct risks expired and terminated	130,067,195 00	616,080 50
In force at end of year	$6,942,820 00	$85,890 77

Miscellaneous.

Premiums received from organization of company	$23,325,428 83
Losses paid from organization of company	12,528,474 13
Marine and inland losses incurred during the year	509,262 95

PACIFIC FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 26, 1851. Commenced business April 29, 1851.]

Paid-up Capital, $200,000.

Thomas F. Jeremiah, *President.* Frank T. Stinson, *Secretary.*

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$70,000 00	
Loans on mortgage of real estate (first liens*)	87,100 00	
Interest due or accrued thereon	698 25	
United States bonds	525,937 50	
Cash in the office of the company	13,441 06	
Cash deposited in bank	4,304 88	
Interest due and accrued	618 75	
Premiums in course of collection (gross)	11,529 73	
Rents due and accrued	333 33	
Premiums more than three months due, $542 81		
Gross assets		$713,963 50

Liabilities.

Losses adjusted unpaid	$5,050 00
claimed and reported	8,550 00
disputed or resisted	700 00

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* Value of lands mortgaged $85,000 00
Value of buildings thereon 100,000 00
Amount of insurance held as collateral 94,700 00

Unearned premiums on outstanding risks	$110,968 31	
State and local taxes	1,000 00	
Commissions and brokerage	2,688 51	
Gross liabilities, except capital		$128,956 82
Surplus as regards policy-holders		$585,006 68
Paid-up capital		200,000 00
Surplus over capital		$385,006 68

Income.

Cash received for fire premiums	$211,769 31	
Deduct re-insurance and return premiums	27,160 58	
Net cash received for fire premiums		$184,608 73
Interest received on bonds and mortgages		5,698 33
Interest and dividends received from all other sources		20,741 96
Income from rents		2,779 50
Gross cash income		$213,828 52

Expenditures.

Cash paid for fire losses	$104,816 62	
Deduct salvage and re-insurance	1,045 91	
Net cash paid for fire losses		$103,770 71
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		32,720 63
for salaries of officers and employés		24,868 43
for state and local taxes		8,983 12
for incidentals		12,576 71
Gross cash expenditures		$222,919 60

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$27,774,401 00	$166,780 82
Fire risks written during 1881	34,167,850 00	211,769 31
Total	$61,942,251 00	$378,550 13
Deduct risks expired and terminated	28,965,276 00	157,383 35
In force at end of year	$32,976,975 00	$221,166 78
Deduct amount re-insured	621,913 00	4,841 92
Net amount in force	$32,355,062 00	$216,324 86

Miscellaneous.

Premiums received from organization of company	$3,616,858 00
Losses paid from organization of company	1,605,770 71
Cash dividends declared from organization of company	1,078,000 00
Dividends declared during the year (20 per cent)	40,000 00
Fire losses incurred during the year	112,995 71
Company's stock owned by directors	53,925 00

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1825. Commenced business April, 1825.]

PAID-UP CAPITAL, $400,000.

JOHN DEVEREUX, *President.* JOHN L. THOMSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States loan	$250,000 00	$256,350 00
Philadelphia city loan	50,000 00	64,415 00
Philadelphia, Wil., and Balt. R.R. loan	110,000 00	107,300 00
Philadelphia and Erie Railroad loan	50,000 00	52,500 00
Pennsylvania Railroad Company loan	99,000 00	107,740 00
United Companies of New Jersey loan	60,000 00	69,600 00
Easton and Amboy Railroad Company loan	50,000 00	54,000 00
Philadelphia and Reading R.R. Co. loan	59,021 00	67,790 58
Phila. and Reading Coal and Iron Co. loan	20,000 00	14,200 00
North Pennsylvania Railroad Company loan	40,000 00	43,200 00
Harris., Ports., and Mt. Joy R.R. Co. loan	20,000 00	20,800 00
Lehigh Valley Railroad Company loan	55,000 00	65,890 00
Elmira and Williamsport Railroad Co. loan	25,000 00	28,250 00
West Jersey Railroad Company loan	10,000 00	12,500 00
Pennsylvania and New York Canal Co. loan	24,000 00	30,000 00
Delaware Railroad Company loan	15,000 00	17,250 00
Southern Central R.R. Co. of N. Y. loan	20,000 00	20,000 00
Western Pennsylvania Railroad Co. loan	4,000 00	4,400 00
Chicago and Western Indiana R.R. Co. loan	30,000 00	32,400 00
New York and Long Branch R.R. Co. loan	25,000 00	25,000 00
American Steamship Company loan	15,000 00	16,050 00
Schuylkill Navigation Company loan	20,700 00	19,622 00
Lehigh Coal and Navigation Company loan	49,000 00	53,330 00
Chesapeake and Delaware Canal Co. loan	10,000 00	9,000 00
Delaware Division Canal Company loan	20,000 00	20,000 00
The Pennsylvania Company	19,000 00	20,520 00
The Car Trust of Pennsylvania	44,000 00	44,000 00
The New Jersey Car Trust	15,000 00	15,000 00
The Central New Jersey Car Trust	16,000 00	16,000 00
The New York and Pacific Car Trust	32,000 00	32,000 00
Car Trust of New York	30,000 00	30,000 00
New York, Pennsylvania, and Ohio Car Trust	20,000 00	20,000 00
Iron Mountain Car Trust	9,000 00	9,000 00
Pennsylvania state loan	1,500 00	1,530 00
Harrisburg city loan	18,000 00	21,240 00
St. Louis city loan	25,000 00	29,500 00
Camden county loan	12,000 00	13,080 00
Cincinnati city loan	53,000 00	69,550 00
Pittsburg city loan	60,000 00	73,780 00

	Par value.	Market value.
Newark city loan	$20,000 00	$22,950 00
200 shares Philadelphia National Bank	20,000 00	43,000 00
20 shares Manayunk Gas Company	1,000 00	1,000 00
	$1,526,221 00	$1,673,737 58

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
400 shares Pennsylvania Railroad Co.	$24,400 00	$23,000 00
4 " Insurance Company State of Penn.	1,296 00	700 00
100 " Pennsylvania Railroad Company	6,100 00	5,000 00
200 " Lehigh Valley Railroad Company	12,300 00	11,000 00
386 " Catawissa Railroad Company	20,844 00	
$1,000 Lehigh Valley Railroad Company	1,330 00	20,000 00
$2,000 Car Trust of New York	2,000 00	
400 shares Pennsylvania Railroad Company	24,400 00	
$2,000 Texas and Pacific Railroad Company	1,740 00	24,000 00
100 shares Lehigh Valley Railroad Company	6,150 00	
$12,000 Philadelphia and Reading Railroad Co.	11,760 00	15,000 00
$4,000 Pennsylvania state	4,680 00	
$1,000 West Philadelphia Pass. R'y Co.	1,150 00	5,300 00
90 shares Barclay Coal Company	5,220 00	4,000 00
65 shares Pennsylvania Railroad Company	3,965 00	2,800 00
	$127,335 00	$110,800 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$113,000 00	
Loans on mortgage of real estate (first liens *),	249,070 00	
Interest due or accrued thereon	4,857 54	
Stocks, bonds, etc., as per schedule	1,673,737 58	
Loans on collateral security as per schedule,	110,800 00	
Cash in the office of the company	463 41	
Cash deposited in Philadelphia Nat'l Bank,	19,062 30	
Interest due and accrued	753 22	
Premiums in course of collection (net)	55,871 48	
Gross assets		$2,227,615 53
Deduct special deposit in Virginia		20,550 00
Balance		$2,207,065 53

Liabilities.

Net amount of unpaid losses	$53,328 02
Unearned premiums on outstanding risks	381,444 90
Reclaimable on perpetual fire policies	437,275 00

* Total value of property mortgaged $801,000 00
Amount of insurance held as collateral . . . 215,167 00

State and local taxes	$10,000 00	
Gross liabilities, except capital	$882,047 92	
Deduct liability on special deposit	8,400 00	
		$873,647 92
Surplus as regards policy-holders		$1,333,417 61
Paid-up capital		400,000 00
Surplus over capital		$933,417 61

INCOME.

Cash received for fire premiums	$716,552 43	
Deduct re-insurance and return premiums	62,261 64	
Net cash received for fire premiums		$654,290 79
Interest received on bonds and mortgages		14,342 92
Interest and dividends received from all other sources		86,926 08
Income from rents		250 00
Income from perpetuals		742 66
Profit on securities sold		9,688 37
Deposits received for perpetual fire risks	$24,455 68	
Gross cash income		$766,240 82

EXPENDITURES.

Cash paid for fire losses		$376,917 64
dividends paid		40,000 00
paid for commissions and brokerage		102,329 57
for salaries of officers and employés		92,551 06
for state and local taxes		35,543 91
for incidentals		11,460 28
Deposits returned on perpetual fire risks	$9,720 80	
Gross cash expenditures		$658,802 46

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$59,840,297 00	$693,562 91
Fire risks written during 1881	65,775,712 00	704,959 76
Total	$125,616,009 00	$1,398,522 67
Deduct risks expired and terminated	59,692,706 00	637,816 22
In force at end of year	$65,923,303 00	$760,706 45
Deduct amount re-insured	1,239,330 00	13,392 64
Net amount in force	$64,683,973 00	$747,313 81
Perpetual risks in force	17,943,263 00	468,867 79

MISCELLANEOUS.

Premiums received from organization of company	$9,236,205 00
Losses paid from organization of company	6,245,307 00
Cash dividends declared from organization of company	2,059,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	385,245 66
Company's stock owned by directors	68,500 00

PEOPLE'S INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1866. Commenced business Oct. 11, 1867.]

PAID-UP CAPITAL, $300,000.

GEORGE A. HALSEY, *President.* J. H. LINDSLEY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$122,000 00	$125,950 00
Essex county improvement bonds	9,000 00	9,540 00
	$131,000 00	$135,490 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Newark City Ice Company stock	$11,775 00	$7,000 00
German National Bank stock	900 00	500 00
	$12,675 00	$7,500 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$166,905 94	
Loans on mortgage of real estate (first liens *),	97,430 00	
Interest due or accrued thereon	3,499 22	
Stocks, bonds, etc., as per schedule	135,490 00	
Loans on collateral security as per schedule,	7,500 00	
Cash in the office of the company	3,907 07	
Cash deposited in various banks	39,523 23	
Premiums in course of collection (gross)	18,924 19	
Rents due and accrued	1,700 83	
Gross assets		$474,880 48

LIABILITIES.

Losses adjusted unpaid	$16,373 74	
claimed and reported	13,328 05	
disputed or resisted	1,625 00	
Unearned premiums on outstanding risks	115,144 45	
Commissions and brokerage	600 00	
Gross liabilities, except capital		147,071 24
Surplus as regards policy-holders		$327,809 24
Paid-up capital		300,000 00
Surplus over capital		$27,809 24

* Value of lands mortgaged $90,000 00
Value of buildings thereon 117,550 00
Amount of insurance held as collateral . . . 102,500 00

Income.

Cash received for fire premiums	$247,900 65	
Deduct re-insurance and return premiums,	20,302 26	
Net cash received for fire premiums		$227,598 39
Interest received on bonds and mortgages		7,206 08
Interest and dividends received from all other sources		6,260 00
Income from rents		5,816 17
Gross cash income		$246,880 64

Expenditures.

Cash paid for fire losses	$164,823 52	
Deduct salvage and re-insurance	2,425 82	
Net cash paid for fire losses		$162,397 70
Cash paid for redemption of scrip		28 00
for commissions and brokerage		49,646 46
for salaries of officers and employés		10,990 31
for state and local taxes		8,651 04
for incidentals		7,754 00
Gross cash expenditures		$239,467 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$20,644,962 00	$228,906 48
Fire risks written during 1881	20,777,584 00	252,974 79
Total	$41,422,546 00	$481,881 27
Deduct risks expired and terminated	21,158,131 00	248,380 57
In force at end of year	$20,264,415 00	$233,500 70
Deduct amount re-insured	315,128 00	3,456 75
Net amount in force	$19,949,287 00	$230,043 95

Miscellaneous.

Premiums received from organization of company	$2,863,125 74
Losses paid from organization of company	1,459,563 02
Cash dividends declared from organization of company	224,200 00
Fire losses incurred during the year	157,401 90
Company's stock owned by directors	121,800 00

PEOPLE'S FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated 1851. Commenced business April 23, 1851.]

PAID-UP CAPITAL, $200,000.

F. V. PRICE, *President.* A. C. MILNE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$179,000 00	$212,623 75
Union Pacific Railroad bonds	20,000 00	23,875 00
Kansas Pacific Railroad bonds	20,000 00	20,600 00
Int. and Great Northern Railroad bonds	10,000 00	10,000 00
120 shares Union Pacific Railroad	12,000 00	14,040 00
100 " N. Y. Cent. and Hud. Riv. R.R.	10,000 00	13,150 00
100 " National Bank of Commerce	10,000 00	15,000 00
100 " People's Bank	2,500 00	3,000 00
5 " Second Avenue Railroad	500 00	700 00
	$264,000 00	$312,988 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
40 shares American M. U. Express Company	$3,600 00	$2,400 00
Central Railroad of New Jersey bonds	2,280 00	2,400 00
7 shares N. Y., N. H., and Hartford Railroad	1,190 00	
8 shares Mechanics' National Bank	280 00	200 00
	$7,350 00	$5,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens *),		$16,500 00
Interest due or accrued thereon		405 00
Stocks, bonds, etc., as per schedule		312,988 75
Loans on collateral security as per schedule		5,000 00
Cash in the office of the company		445 22
Cash deposited in bank		7,353 84
Interest due and accrued		3,587 00
Premiums in course of collection (gross)		11,679 66
Rents due and accrued		50 00
Prem's more than three months due	$232 20	
Gross assets		$358,009 47

LIABILITIES.

Losses adjusted unpaid	$1,000 00
Losses claimed and reported	7,370 00

* Value of lands mortgaged $30,000 00
Value of buildings thereon 21,500 00
Amount of insurance held as collateral . . . 14,200 00

Unearned premiums on outstanding risks	$46,153 36	
Due and accrued for rent	1,028 96	
Commissions and brokerage	1,903 50	
Return premiums	269 63	
Gross liabilities, except capital		$57,725 45
Surplus as regards policy-holders		$300,284 02
Paid-up capital		200,000 00
Surplus over capital		$100,284 02

Income.

Cash received for fire premiums	$98,256 31	
Deduct re-insurance and return premiums	7,891 31	
Net cash received for fire premiums		$90,365 00
Interest received on bonds and mortgages		1,387 77
Interest and dividends received from all other sources		11,189 73
Income from rents		475 00
Gross cash income		$103,417 50

Expenditures.

Cash paid for fire losses	$47,575 90	
Deduct salvage and re-insurance	2.147 53	
Net cash paid for fire losses		$45,428 37
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		16,428 70
for salaries of officers and employés		10,174 11
for state and local taxes		2,805 36
for incidentals		10,241 38
Gross cash expenditures		$105,077 92

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$10,135,532 00	$65,253 57
Fire risks written during 1881	14,706,087 00	103,350 77
Total	$24,841,619 00	$168,604 34
Deduct risks expired and terminated	12,422,261 00	76,842 75
In force at end of year	$12,419,358 00	$91,761 59
Deduct amount re-insured	190,585 00	1,519 61
Net amount in force	$12,228,773 00	$90,241 98

Miscellaneous.

Premiums received from organization of company	$1,893,938 54
Losses paid from organization of company	943,998 08
Cash dividends declared from organization of company	438,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	49,289 59
Company's stock owned by directors	49,600 00

PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated Sept. 10, 1853. Commenced business Sept. 10, 1853.]

PAID-UP CAPITAL, $1,000,000.

STEPHEN CROWELL, *President.* PHILANDER SHAW, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,000,000 00	$1,128,795 00
Tennessee state bonds	45,000 00	34,200 00
North Carolina state bonds	10,000 00	3,300 00
Mississippi state warrant	20,000 00	20,000 00
Virginia deferred certificate	14,772 33	2,659 00
Kings county bonds	1,000 00	1,140 00
Brooklyn city bonds	21,000 00	28,080 00
Nassau Gas-Light Co., Brooklyn certificate,	17,000 00	17,000 00
900 shares Nassau Gas-Light Co., Brooklyn,	22,500 00	16,875 00
300 shares New York Mutual Gas-Light Co.	30,000 00	27,000 00
People's Gas-Light Co., Brooklyn, bonds	62,000 00	65,640 00
590 shares People's Gas-Light Co., B'lyn,	5,900 00	2,478 00
440 " B'klyn Gas-Light Co., B'klyn,	11,000 00	13,860 00
100 " New York Gas-Light Co.	10,000 00	11,250 00
65 " Union Ferry Co., Brooklyn	6,500 00	10,595 00
2,217 " Brooklyn City Railroad	22,170 00	45,448 50
80 " Commercial Bank, Brooklyn	4,800 00	5,280 00
13 " Merchants' Nat'l Bank, N.Y.	650 00	845 00
500 " Metropolitan Nat'l Bank, N.Y.	50,000 00	83,000 00
500 " American Exch. N'l B'k, N.Y.	50,000 00	62,500 00
200 " Central National Bank, N.Y.	20,000 00	25,000 00
50 " Shoe and Leath. N'l B'k, N.Y.	5,000 00	6,750 00
75 " N'l B'k of the Republic, N.Y.	7,500 00	10,875 00
100 " St. Nicholas Nat'l Bank, N.Y.	10,000 00	12,100 00
87 " Nat'l Bank of Commerce, N.Y.	8,700 00	13,311 00
200 " Fourth National Bank, N.Y.	20,000 00	25,000 00
250 " Mechanics' Bank of Brooklyn,	12,500 00	24,375 00
40 " Mechanics' Nat'l Bank of N.Y.	1,000 00	1,500 00
80 " National City Bank, Brooklyn,	4,000 00	10,000 00
Houston and Texas Railroad bonds	3,000 00	3,540 00
	$1,495,992 33	$1,712,396 50

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
20 shares Montauk Fire Ins. Co., Brooklyn	$1,200 00	
16 " Mechanics' Fire Ins. Co., Brooklyn	1,240 00	$5,700 00
40 " Mechanics' Bank, Brooklyn	3,900 00	
4 " Nat'l Shoe and Leather Bank, N.Y.	540 00	
10 " New York Economical Printing Co.	1,500 00	1,000 00
10 " Manhattan Fire Insurance Co., N.Y.	1,050 00	625 00

	Market value.	Loaned thereon.
130 shares Union Trust Company	$26,000 00	
16 " Nat'l Shoe and Leather Bank, N.Y.	2,160 00	$18,000 00
25 " Lamar Fire Insurance Co., N.Y.	2,000 00	
50 " Fireman's Trust Ins. Co., Brooklyn	550 00	1,100 00
7 " Market National Bank, N.Y.	847 00	
People's Gas-Light Company, Brooklyn bonds	16,050 00	8,700 00
30 shares Standard Fire Insurance Co., N.Y.	1,950 00	1,200 00
Kings county bonds	5,750 00	4,000 00
8 shares Home Fire Insurance Co., N.Y.	1,280 00	1,800 00
50 " Hamilton Fire Insurance Co., N.Y.	1,050 00	
5 " Amer. Exchange Fire Ins. Co., N.Y.	565 00	400 00
30 " Citizens' Bank, New York	810 00	3,000 00
25 " Hanover National Bank, New York	3,375 00	
5 " Norwich and Worcester R.R. Co.	500 00	
5 " Chicago, Bur., and Quincy R.R. Co.	635 00	500 00
70 " Manhattan Fire Insurance Co., N.Y.	7,350 00	6,000 00
New York Elevated Railroad Co.'s bonds	10,000 00	7,000 00
40 shares Williamsburg City Fire Insurance Co.	4,500 00	2,375 00
100 shares Brooklyn Gas-Light Company	3,150 00	2,000 00
Ohio Southern Railroad bonds	30,690 00	50,000 00
Indiana, Bloomington, and Western bonds	30,000 00	
	$158,642 00	$113,400 00

Summary of Assets Dec. 31, 1881.*

Cash value of unencumbered real estate	$375,500 00	
Loans on mortgage of real estate (first liens †),	205,950 00	
Interest due or accrued thereon	3,459 00	
Stocks, bonds, etc., as per schedule	1,712,396 50	
Loans on collateral security as per schedule,	113,400 00	
Cash in the office of the company	1,401 62	
Cash deposited in bank	161,784 44	
Interest due and accrued	5,384 42	
Premiums in course of collection (gross)	216,784 83	
Notes taken for marine and inland risks	14,532 21	
Rents due and accrued	3,677 30	
Re-insurance due from other companies	2,529 55	
Salvage on losses paid	10,075 00	
Gross assets		$2,826,874 87
Deduct special deposits in other states		243,250 00
Balance		$2,583,624 87

* The company holds, also, instalment premium notes to the amount of $281,629.70, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged $149,650 00
Value of buildings thereon 263,100 00
Amount of insurance held as collateral 225,500 00

Liabilities.

Losses adjusted unpaid	$10,232 97	
claimed and reported	147,556 51	
disputed or resisted	9,350 00	
Unearned premiums on outstanding risks	1,141,110 07	
Due and accrued for rent, salaries, etc.	2,666 67	
Commissions and brokerage	4,312 15	
Return premiums	39 41	
Gross liabilities, except capital	$1,315,267 78	
Deduct liabilities on special deposits	66,096 22	
		$1,249,171 56
Surplus as regards policy-holders		$1,334,453 31
Paid-up capital		1,000,000 00
Surplus over capital		$334,453 31

Income.

Cash received for fire premiums	$1,843,517 50	
Deduct re-insurance and return premiums	201,265 00	
Net cash received for fire premiums		$1,642,252 50
Cash rec'd for marine and inland premiums,	$543,531 61	
Deduct re-insurance and return premiums	116,751 43	
Net cash rec'd for marine and inl'd prem's,		426,780 18
Interest received on bonds and mortgages		13,655 19
Interest and dividends received from all other sources		71,367 22
Income from rents		8,600 87
Gross cash income		$2,162,655 96

Expenditures.

Cash paid for fire losses		$721,546 14
Cash paid for marine and inland losses	$510,457 21	
Deduct salvage and re-insurance	154,506 12	
Net cash paid for marine and inland losses,		355,951 09
Cash dividends paid		100,000 00
Cash paid for commissions and brokerage		380,000 24
for salaries of officers and employés		173,712 59
for state and local taxes		38,226 38
for loss on sale of securities		20,492 34
for incidentals		132,318 78
Gross cash expenditures		$1,922,247 56

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$178,879,164 00	$1,792,049 03
Fire risks written during 1881	195,726,140 00	1,843,005 78
Total	$374,605,304 00	$3,635,054 81
Deduct risks expired and terminated	166,429,238 00	1,534,623 17
In force at end of year	$208,176,066 00	$2,100,431 64
Deduct amount re-insured	3,024,915 00	34,906 15
Net amount in force	$205,151,151 00	$2,065,525 49
Marine risks outstanding Dec. 31, 1880	$7,522,463 00	$24,614 15
Marine risks written during 1881	103,869,523 00	548,615 88
Total	$111,391,986 00	$573,230 03
Deduct risks expired and terminated	102,786,731 00	536,481 66
In force at end of year	$8,605,255 00	$36,748 37

Miscellaneous.

Premiums received from organization of company	$34,343,473 56
Losses paid from organization of company	18,051,699 02
Cash dividends declared from organization of company	2,314,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	747,357 81
Marine and inland losses incurred during the year	358,966 69
Company's stock owned by directors	135,350 00

PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

Paid-up Capital, $2,000,000.

H. Kellogg, *President.* D. W. C. Skilton, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
1,000	shares Hartford National Bank	$100,000 00	$170,000 00
439	" Farmers' and Mech. Nat'l Bank	43,900 00	59,265 00
812	" Mercantile National Bank	81,200 00	103,936 00
162	" Charter Oak National Bank	16,200 00	22,680 00
200	" City National Bank	20,000 00	19,400 00
300	" Ætna National Bank	30,000 00	39,300 00
714	" Phœnix National Bank	71,400 00	122,808 00
100	" Connecticut River Bank	5,000 00	5,500 00
192	" State Bank	19,200 00	22,080 00
1,000	" American National Bank	50,000 00	75,000 00

		Par value.	Market value.
285 shares	National Exchange Bank	$14,250 00	$21,945 00
250 "	Hartford Trust Company	25,000 00	25,750 00
100 "	Metropolitan Nat'l Bank, N.Y.	10,000 00	17,000 00
180 "	Merch. Exch. Nat'l Bank, N.Y.	9,000 00	9,000 00
100 "	Manuf. and Merch. Bank, N.Y.	1,000 00	500 00
75 "	Nat'l Shoe and Leather Bank, N.Y.	7,500 00	10,500 00
150 "	Central Trust Company, N.Y.	15,000 00	30,000 00
200 "	New Britain National Bank	20,000 00	30,000 00
400 "	Waterbury National Bank	20,000 00	35,000 00
112 "	First Nat'l Bank, Wallingford	6,720 00	6,720 00
100 "	Citizens' National Bank, Cin.	10,000 00	15,850 00
200 "	Metropolitan Nat'l Bank, Cin.	20,000 00	25,000 00
50 "	Imperial Bank, Toronto, Ont.	5,000 00	6,650 00
75 "	Nat'l Gold B'k and Trust Co., S.F.	4,950 00	1,000 00
350 "	Holyoke Water Power Company	35,000 00	82,250 00
500 "	N. Y., N. H., and H. R.R. Co.	50,000 00	87,500 00
250 "	Rensselaer and Saratoga R.R. Co.	25,000 00	35,000 00
400 "	Chicago, R. I., and P. R.R. Co.	40,000 00	53,200 00
800 "	Chicago, Burl., and Q. R.R. Co.	80,000 00	108,800 00
200 "	Chic., B., and Q. R.R. Co scrip	20,000 00	25,000 00
500 "	Cleveland and Pittsburg R.R. Co.	25,000 00	33,500 00
50 "	Pitts., Ft. W., and Chic. R.R. Co.	5,000 00	6,750 00
800 "	Hart. and Conn. Valley R.R. Co.	80,000 00	62,400 00
500 "	N. Y. Cent. and H. R. R.R. Co.	50,000 00	66,000 00
United States "6s of 1881" continued 3½s		83,000 00	83,830 00
United States "consols of 1907," 4s		100,000 00	118,625 00
United States bonds, 4½s		1,200 00	1,374 00
South Carolina "consols," 6s		17,551 37	18,604 45
Tennessee state bonds, 6s		26,000 00	19,305 00
Mississippi state bonds, 4s		20,000 00	19,000 00
Hartford city bonds, 6s		10,000 00	10,300 00
Detroit city bonds, 7s		50,000 00	57,500 00
San Francisco bonds, 6s and 7s		19,000 00	20,900 00
Jacksonville (Ill.) bonds, 8s		50,000 00	56,000 00
New Britain water bonds, 7s		10,000 00	10,300 00
New Britain town bonds, 5s		100,000 00	104,000 00
Washington school dist. of Hart. bonds, 5s		15,000 00	15,450 00
Hannibal school (Mo.) bonds, 7s		20,000 00	21,000 00
Avondale town (O.) bonds, 6s		16,000 00	16,800 00
Atlantic Dock Company bonds, 7s		75,000 00	76,875 00
Contra Costa Water Company bonds, 8s		25,000 00	27,500 00
Indianapolis and Cincinnati R.R. bonds, 7s		51,000 00	57,120 00
Connecticut Western Railroad bonds, 7s		20,000 00	6,100 00
Hartford and Conn. Valley R.R Co. bonds, 7s		20,000 00	20,000 00
Harlem River and Pt. Chester R.R. bonds, 7s		50,000 00	65,000 00
Chicago and North-Western sinking fund, 6s		50,000 00	54,500 00
Erie Railway bonds, 7s		100,000 00	130,000 00
Cedar Rapids, I. F., and N.W. R.R. bonds, 6s,		50,000 00	52,500 00

	Par value.	Market value.
Columbus and Western R.R. bonds, 6s .	$100,000 00	$105,000 00
Chicago and West. Ind. R.R. bonds, 6s .	60,000 00	64,800 00
Columbia and Greenville R.R. bonds, 6s .	50,000 00	53,250 00
Chic., Burl., and Q. R.R. Co. bonds, 4s .	20,000 00	17,600 00
	$2,224,071 37	$2,738,517 45

Securities held as collateral for cash loans : —

			Market value.	Loaned thereon.
252	shares	N. Y., N. H., and H. R.R. Co.	$44,100 00	$22,960 00
137	"	Adams Express Company . .	19,180 00	7,390 00
328	"	Travelers' Insurance Company .	80,560 00	43,850 00
40	"	Holyoke Water Power Company	9,400 00	4,680 00
13	"	Nat'l Bank of Commerce, N.Y.	1,950 00	1,150 00
73	"	Mercantile National Bank, Hartford .	9,344 00	3,380 00
170	"	Dayton and Mich. R.R. Co. pref.	10,200 00	6,474 00
77	"	Hartford Life and A. Ins. Co. .	7,700 00	3,690 00
30	"	Farmers' and Mechanics' Nat'l Bank,	4,020 00	2,790 00
113	"	Hartford Carpet Company .	30,510 00	9,780 00
20	"	Ætna National Bank . .	2,600 00	1,830 00
32	"	Lake Shore and Mich. So. R.R. Co. .	3,712 00	3,240 00
198	"	Willimantic Linen Company .	17,424 00	12,470 00
47	"	First Nat'l Bank, Suffield, Conn.	4,841 00	2,500 00
30	"	Shaler & Hall Quarry Co., Portland .	7,500 00	4,050 00
40	"	Del., Lack., and West. R.R. Co.	2,540 00	900 00
20	"	Mechanics' Bank, New Haven .	1,300 00	900 00
25	"	Pennsylvania Railroad Company	1,575 00	200 00
30	"	Chicago, Rock I., and P. R R. Co. .	3,960 00	2,340 00
11	"	Chicago and Alton R.R. preferred .	1,463 00	450 00
25	"	National Park Bank, New York	4,250 00	3,420 00
7	"	Hartford National Bank . .	1,162 00	210 00
10	"	Merchants' Nat'l B'k, New Haven .	580 00	450 00
46	"	Atchison, Top., and S. Fé R.R. Co. .	6,394 00	4,500 00
520	"	Russell and Erwin Manuf. Co. .	65,000 00	41,290 00
19	"	Wells, Fargo, & Co. . . .	2,546 00	1,350 00
11	"	Rensselaer and Saratoga R.R. Co.	1,540 00	630 00
480	"	Seth Thomas Clock Company .	15,000 00	12,000 00
50	"	Ætna Life Insurance Company .	8,500 00	4,000 00
Shenandoah Valley R.R bonds, 7s . .			31,620 00	30,690 00
Shenandoah Valley R R. bonds, 6s, gold .			4,750 00	
U. S. $1,000 bonds, 1881, extended . .			2,020 00	1,800 00
Atlantic Dock Company, $1,000 bond .			1,020 00	900 00
Chicago and N.W. R R. $1,000 bond .			1,090 00	1,000 00
Ulster and Delaware Railroad Co. . .			1,000 00	
New Haven, Mid., and Wil. R.R. bond .			2,140 00	1,800 00
Union Pacific R.R. sinking fund bond .			1,230 00	900 00
New Mexico and So. Pacific R.R. $1,000 bond .			2,290 00	1,800 00
Chicago, Milwaukee, and St. Paul R.R. bond .			2,160 00	1,710 00
St. L., K. C., and N. R R. Co. 1st mort. gold .			1,130 00	350 00

	Market value.	Loaned thereon.
11 shares Home National Bank, Meriden	$1,320 00	$2,550 00
21 " Meriden National Bank	2,520 00	
10 " Union Pacific Railroad Co.	1,175 00	1,350 00
2 " National New Haven Bank	320 00	
10 " Hartford S. B. Insp. and Ins. Co.	700 00	6,970 00
200 " Mechanics' National Bank, N.Y.	7,400 00	
8 " Hurlbut Nat'l Bank, Winsted	1,200 00	1,800 00
12 " Adams Express Company	1,680 00	
60 " Willimantic Linen Company	5,280 00	6,750 00
30 " New York and Harlem R.R. Co.	3,000 00	
Ind. and Cincinnati Railroad Co. bonds	2,240 00	
8 shares Hartford Carpet Company	2,160 00	6,750 00
17 " Holyoke Water Power Company	3,995 00	
10 " National Exchange Bank	750 00	1,800 00
20 " State Bank	2,200 00	
Northern Pacific first mortgage bonds	51,500 00	
145 shares Chicago, Burl., and Q. R.R. Co.	20,155 00	
100 " New York Elevated R.R. Co.	10,700 00	109,500 00
100 " Louisville and Nashville R.R. Co.	10,250 00	
300 " Denver and Rio Grande R.R. Co.	23,700 00	
200 " Central Pacific Railroad Co.	19,800 00	
200 " Meriden Gas-Light Company	5,500 00	18,000 00
150 " Home Nat'l Bank, Meriden	18,000 00	
200 " Billings and Spencer Company	5,600 00	
200 " Corporation of P. and F. Corbin, New Britain	7,500 00	8,000 00
1,300 shares N. Y. Cent. and H. R. R R.	171,600 00	167,000 00
New Haven and Northampton first mort. bonds,	14,040 00	
Texas and Pacific Railroad Company bonds	4,500 00	
Erie second cons. bonds	2,040 00	
Nevada Central Railroad bonds	16,000 00	
Chesapeake and Ohio R R. Co. bonds, 6s	1,100 00	
100 shares Central Pacific Railroad Co.	9,400 00	50,000 00
100 " Hannibal and St. Jo. R.R. Co. pref.	11,400 00	
100 " Western Union Telegraph Co.	8,200 00	
100 " Texas and Pacific Railroad Co.	5,300 00	
100 " Lake Erie and Western R.R. Co.	3,600 00	
Shenandoah Valley Railroad bonds, 6s	23,750 00	29,500 00
113 shares N. Y. Cent. and H. R. R R. Co.	14,916 00	
	$913,792 00	$653,794 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$178,255 31
Loans on mortgage of real estate (first liens*),	219,780 00

* Value of lands mortgaged $276,500 00
Value of buildings thereon 208,500 00
Amount of insurance held as collateral . . . 135,500 00

Interest due or accrued thereon	$5,607 00	
Stocks, bonds, etc., as per schedule	2,738,517 45	
Loans on collateral security as per schedule,	653,794 00	
Cash in the office of the company	30,816 55	
Cash deposited in various banks	292,164 85	
Interest due and accrued	15,489 84	
Premiums in course of collection (gross)	204,280 67	
Rents due and accrued	1,141 86	
Gross assets		$4,339,847 53
Deduct special deposits in other states		125,758 00
Balance		$4,214,089 53

LIABILITIES.

Losses claimed and reported	$132,487 14	
Losses disputed or resisted	5,000 00	
Unearned premiums on outstanding risks	1,053,201 37	
Commissions and brokerage	29,875 00	
Gross liabilities, except capital	$1,220,563 51	
Deduct liabilities on special deposits	26,813 17	
		1,193,750 34
Surplus as regards policy-holders		$3,020,339 19
Paid-up capital		200,000 00
Surplus over capital		$1,020,339 19

INCOME.

Cash received for fire premiums	$1,794,229 79	
Deduct re-insurance and return premiums,	87,941 59	
Net cash received for fire premiums		$1,706,288 20
Interest received on bonds and mortgages		7,287 38
Interest and dividends received from all other sources		137,463 56
Income from rents		4,105 64
Received for increased capital	$1,000,000 00	
Gross cash income		$1,855,144 78

EXPENDITURES.

Cash paid for fire losses	$886,551 31
dividends paid	245,000 00
paid for commissions and brokerage	275,254 62
for salaries of officers and employés	73,295 22
for state and local taxes	46,532 88
for incidentals	139,455 79
Gross cash expenditures	$1,666,089 82

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880 .	$146,653,625 00	$1,666,723 41
Fire risks written during 1881 . .	161,231,336 00	1,794,229 79
Total	$307,884,961 00	$3,460,953 20
Deduct risks expired and terminated,	135,238,087 00	1,488,892 54
In force at end of year . .	$172,646,874 00	$1,972,060 66

Miscellaneous.

Premiums received from organization of company .	$26,020,771 26
Losses paid from organization of company . .	15,367,943 67
Cash dividends declared from organization of company .	2,765,000 00
Dividends declared during the year	245,000 00
Fire losses incurred during the year	904,546 77
Company's stock owned by directors	182,500 00

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated 1799. Commenced business 1799.]

Paid-up Capital, $400,000.

J. H. De Wolf, *President.* J. B. Branch, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
United States bonds		$210,000 00	$254,695 00
Union Pacific Railroad bonds . . .		10,000 00	11,775 00
Boston city bonds		30,000 00	37,200 00
New York, Providence, and Boston R.R. bonds,		10,000 00	13,000 00
Rensselaer and Saratoga Railroad bonds .		12,000 00	16,800 00
Metropolitan Elevated Railroad bonds .		10,000 00	10,000 00
S. B. Buckner city of Chicago bonds .		45,000 00	45,000 00
50 shares	National Bank of Commerce, N.Y.	5,000 00	7,500 00
258 "	New York Gas-Light Company .	25,800 00	23,220 00
800 "	American Nat'l Bank, Providence .	40,000 00	44,800 00
1,600 "	Blackstone Canal Nat'l Bank, Prov.	40,000 00	43,200 00
300 "	Commercial National Bank .	15,000 00	16,200 00
500 "	Merchants' National Bank .	25,000 00	35,000 00
200 "	Mechanics' National Bank .	10,000 00	15,000 00
300 "	National Bank of North America .	15,000 00	21,000 00
300 "	National Bank of Commerce .	15,000 00	16,800 00
200 "	Weybosset National Bank .	10,000 00	12,500 00
500 "	Providence Gas Company .	25,000 00	31,000 00
50 "	Providence Tool Company .	5,000 00	3,500 00
What Cheer Corporation (real estate), Prov.		20,000 00	20,000 00
Rhode Island Hospital Trust Co. account .		13,000 00	13,000 00
		$590,800 00	$691,190 00

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$691,190 00	
Cash in the office of the company	44 41	
Cash deposited in various banks	76,064 64	
Interest due and accrued	4,106 64	
Premiums in course of collection (net)	57,052 07	
Notes taken for marine and inland risks	62,045 33	
Gross assets		$890,503 09

LIABILITIES.

Losses adjusted unpaid	$14,262 14	
claimed and reported	82,108 55	
disputed or resisted	6,697 98	
Total amount of losses	$103,068 67	
Less re-insurance	4,000 00	
Net amount of unpaid losses	$99,068 67	
Unearned premiums on outstanding risks	267,072 06	
Dividends to stockholders unpaid	330 30	
Gross liabilities, except capital		366,471 03
Surplus as regards policy-holders		$524,032 06
Paid-up capital		400,000 00
Surplus over capital		$124,032 06

INCOME.

Cash received for fire premiums	$317,088 33	
Deduct re-insurance and return premiums	46,883 83	
Net cash received for fire premiums		$270,204 50
Cash rec'd for marine and inl'd premiums,	$410,968 14	
Deduct re-insurance and return premiums	75,539 56	
Net cash rec'd for marine and inl'd prem's,		335,428 58
Interest and dividends received from all sources		32,918 10
Income from profit and loss account		2,800 63
Gross cash income		$641,351 81

EXPENDITURES.

Cash paid for fire losses	$147,500 01	
Deduct salvage and re-insurance	1,218 05	
Net cash paid for fire losses		$146,281 96
Cash paid for marine and inland losses	$249,983 34	
Deduct salvage and re-insurance	13,517 07	
Net cash paid for marine and inland losses,		236,466 27
Cash dividends paid		34,417 97
Cash paid for commissions and brokerage		90,787 99
for salaries of officers and employés		16,307 68
for state and local taxes		9,265 72
for incidentals		34,675 86
Gross cash expenditures		$568,203 45

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$23,781,520 00	$241,556 46
Fire risks written during 1881	37,202,001 00	325,151 95
Total	$60,983,521 00	$566,708 41
Deduct risks expired and terminated	27,905,382 00	214,605 25
In force at end of year	$33,078,139 00	$352,103 16
Deduct amount re-insured	2,050,757 00	18,376 62
Net amount in force	$31,027,382 00	$333,726 54
Marine risks outstanding Dec. 31, 1880	$2,486,143 00	$78,474 66
Marine risks written during 1881	51,885,057 00	436,212 08
Total	$54,371,200 00	$514,686 74
Deduct risks expired and terminated	50,983,094 00	400,055 53
In force at end of year	$3,388,106 00	$114,631 21
Deduct amount re-insured	531,153 00	13,063 53
Net amount in force	$2,856,953 00	$101,567 68

Miscellaneous.

Premiums received from organization of company	$6,876,406 71
Losses paid from organization of company	3,583,340 07
Cash dividends declared from organization of company	1,714,563 39
Dividends declared during the year	32,000 00
Fire losses incurred during the year	168,306 76
Marine and inland losses incurred during the year	241,209 58
Company's stock owned by directors	46,200 00

RELIEF FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated September, 1855. Commenced business Dec. 18, 1855.]

Paid-up Capital, $200,000.

Henry Demarest, *President.* George W. Damon, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$170,000 00	$192,300 00
District of Columbia bonds	5,000 00	5,450 00
Rahway city bonds	10,000 00	6,000 00
Harlem and Port Chester Railroad bonds	5,000 00	5,500 00
Montgomery city bonds	9,500 00	8,500 00
	$199,500 00	$217,750 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
83 shares Hanover Insurance Company	$6,847 50	$4,450 00
60 " Safe Deposit Company, N.Y.	2,100 00	
40 " Chatham National Bank	1,200 00	900 00
	$10,147 50	$5,350 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$8,000 00	
Loans on mortgage of real estate (first liens *),	35,237 81	
Interest due or accrued thereon	746 76	
Stocks, bonds, etc., as per schedule	217,750 00	
Loans on collateral security as per schedule,	5,350 00	
Cash in the office of the company	6,721 14	
Cash deposited in various banks	3,425 88	
Interest due and accrued	4,347 05	
Premiums in course of collection (net)	23,877 08	
Gross assets		$305,455 72

Liabilities.

Net amount of unpaid losses	$16,791 36	
Unearned premiums on outstanding risks	70,797 85	
Dividends to stockholders unpaid	182 50	
Gross liabilities, except capital		87,771 71
Surplus as regards policy-holders		$217,684 01
Paid-up capital		200,000 00
Surplus over capital		$17,684 01

Income.

Cash received for fire premiums	$180,109 95	
Deduct re-insurance and return premiums	10,825 97	
Net cash received for fire premiums		$169,283 98
Interest and dividends received from all sources		8,867 75
Income from rents		430 00
Gross cash income		$178,581 73

Expenditures.

Cash paid for fire losses	$97,975 31	
Deduct salvage and re-insurance	630 09	
Net cash paid for fire losses		$97,345 22
Cash dividends paid		20,000 00

* Value of lands mortgaged $49,000 00
Value of buildings thereon 37,000 00
Amount of insurance held as collateral . . . 37,000 00

Cash paid for commissions and brokerage	$37,571 33
for salaries of officers and employés	20,545 58
for state and local taxes	5,606 94
Gross cash expenditures	$181,069 07

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$13,117,832 00	$89,550 00
Fire risks written during 1881	22,280,425 00	193,177 31
Total	$35,398,257 00	$282,727 31
Deduct risks expired and terminated	17,831,989 00	141,833 58
In force at end of year	$17,566,268 00	$140,893 73
Deduct amount re-insured	194,386 00	1,204 37
Net amount in force	$17,371,882 00	$139,689 36

MISCELLANEOUS.

Premiums received from organization of company	$4,339,794 59
Losses paid from organization of company	2,000,189 56
Cash dividends declared from organization of company	511,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	100,193 58
Company's stock owned by directors	60,500 00

ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N.Y.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

PAID-UP CAPITAL, $200,000.

FREDERICK COOK, *President.* HENRY NORDEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$113,968 75
Rochester city bonds	20,000 00	28,400 00
	$120,000 00	$142,368 75

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$2,234 82	
Loans on mortgage of real estate (first liens*),	219,650 00	
Interest due or accrued thereon	6,734 50	
Stocks, bonds, etc., as per schedule	142,368 75	
Cash in the office of the company	3,304 02	
Cash deposited in bank	86,467 74	
Interest due and accrued	313 23	
Premiums in course of collection (gross)	32,684 94	
Rents due and accrued	27 50	
Gross assets		$493,785 50

* Total value of property mortgaged $708,965 00

Liabilities.

Losses adjusted unpaid	$1,967 83	
claimed and reported	8,465 00	
disputed or resisted	1,602 17	
Unearned premiums on outstanding risks	143,884 81	
Commissions and brokerage	2,420 00	
Gross liabilities, except capital		$158,339 81
Surplus as regards policy-holders		$335,445 69
Paid-up capital		200,000 00
Surplus over capital		$135,445 69

Income.

Cash received for fire premiums	$310,031 59	
Deduct re-insurance and return premiums	50,392 18	
Net cash received for fire premiums		$259,639 41
Cash received for marine and inland premiums		2,355 22
Interest received on bonds and mortgages		17,333 43
Interest and dividends received from all other sources		5,067 55
Income from rents		228 25
Income from profit and loss account		322 08
Gross cash income		$284,945 94

Expenditures.

Cash paid for fire losses	$166,835 68	
Deduct salvage and re-insurance	2,455 44	
Net cash paid for fire losses		$164,380 24
Cash paid for marine and inland losses	$6,040 52	
Deduct salvage and re-insurance	64 88	
Net cash paid for marine and inland losses,		5,975 64
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		51,264 64
for salaries of officers and employés		11,474 00
for state and local taxes		8,923 54
for incidentals		18,010 01
Gross cash expenditures		$280,028 07

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$26,072,398 00	$250,072 00
Fire risks written during 1881	31,289,678 00	318,018 80
Total	$57,362,076 00	$568,090 80
Deduct risks expired and terminated	30,348,882 00	288,051 07
In force at end of year	$27,013,194 00	$280,039 73
Deduct amount re-insured	350,236 00	3,672 99
Net amount in force	$26,662,958 00	$276,366 74

		Premiums.
Marine risks outstanding Dec. 31, 1880	$92,025 00	$668 00
Marine risks written during 1881	419,734 00	2,932 72
Total	$511,759 00	$3,600 72
Deduct risks expired and terminated	408,659 00	2,490 57
In force at end of year	$103,100 00	$1,110 15

MISCELLANEOUS.

Premiums received from organization of company	$1,806,265 89
Losses paid from organization of company	893,745 21
Cash dividends declared from organization of company	151,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	164,380 24
Marine and inland losses incurred during the year	5,975 64
Company's stock owned by directors	38,675 00

RUTGERS FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Oct. 3, 1853. Commenced business Oct. 10, 1853.]

PAID-UP CAPITAL, $200,000.

EDWARD B. FELLOWS, *President.* JOSEPH F. HANFORD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value	Market value.
Forty-Second and Grand Street Railroad bonds	$6,000 00	$6,900 00
District of Columbia bonds	75,000 00	80,250 00
100 shares Tradesmen's National Bank	4,000 00	4,400 00
100 " Citizens' National Bank	2,500 00	2,750 00
25 " Leather Manufacturers' Nat'l Bank	2,500 00	3,800 00
	$90,000 00	$98,100 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares City Fire Insurance Company	$2,222 50	
30 " Phœnix Fire Insurance Company	2,355 00	
50 " People's Fire Insurance Company	3,000 00	$10,000 00
10 " Stuyvesant Safe Deposit Company	1,000 00	
25 " Knickerbocker Fire Insurance Co.	550 00	
20 " Manhattan Life Insurance Co.	4,200 00	
16 " Howard Insurance Company	960 00	
12 " New York Bowery Insurance Co.	600 00	
30 " Stuyvesant Insurance Company	937 50	4,000 00
25 " Peter Cooper Insurance Company	1,000 00	
60 " Citizens' Insurance Company	1,920 00	
Citizens' Insurance Company scrip	600 00	

		Market value.	Loaned thereon.
5 shares	American Exchange Insurance Co.	$550 00	$450 00
50 "	Germania Bank	6,000 00	3,000 00
260 "	North River Insurance Company	7,040 00	4,000 00
36 "	Niagara Insurance Company	3,528 00	1,800 00
43 "	Hanover Insurance Company	3,440 00	2,500 00
		$39,903 00	$25,750 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$115,250 00	
Loans on mortgage of real estate (first liens *)	166,160 00	
Interest due or accrued thereon	3,078 13	
Stocks, bonds, etc., as per schedule	98,100 00	
Loans on collateral security as per schedule,	25,750 00	
Cash in the office of the company	8,324 83	
Cash deposited in various banks	806 45	
Interest due and accrued	1,245 63	
Premiums in course of collection (net)	1,333 47	
Rents due and accrued	274 50	
Prem's more than three mos. due, $932 79		
Gross assets		$420,323 01

Liabilities.

Losses adjusted unpaid	$22 50	
Losses claimed and reported	4,750 00	
Unearned premiums on outstanding risks	44,662 91	
Gross liabilities, except capital		49,435 41
Surplus as regards policy-holders		$370,887 60
Paid-up capital		200,000 00
Surplus over capital		$170,887 60

Income.

Cash received for fire premiums	$94,774 06	
Deduct re-insurance and return premiums	7,419 46	
Net cash received for fire premiums		$87,354 60
Interest received on bonds and mortgages		10,088 58
Interest and dividends received from all other sources		5,716 10
Income from rents		3,154 00
Gross cash income		$106,313 28

* Value of lands mortgaged $227,300 00
Value of buildings thereon 182,200 00
Amount of insurance held as collateral . . . 144,350 00

Expenditures.

Cash paid for fire losses	$10,743 12	
Deduct salvage and re-insurance	27 00	
Net cash paid for fire losses		$40,716 12
Cash dividends paid		28,000 00
Cash paid for commissions and brokerage		14,406 11
for salaries of officers and employés		15,827 55
for state and local taxes		6,975 92
for expenses on real estate		628 27
for incidentals		6,240 67
Gross cash expenditures		$112,794 64

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$15,178,164 00	$84,146 62
Fire risks written during 1881	16,920,930 00	95,098 41
Total	$32,099,094 00	$179,245 03
Deduct risks expired and terminated	18,351,002 00	89,565 28
In force at end of year	$13,748,092 00	$89,679 75
Deduct amount re-insured	304,698 00	1,381 38
Net amount in force	$13,443,394 00	$88,298 37

Miscellaneous.

Premiums received from organization of company	$2,331,313 68
Losses paid from organization of company	881,399 54
Cash dividends declared from organization of company	832,000 00
Dividends declared during the year (14 per cent)	28,000 00
Fire losses incurred during the year	36,669 00
Company's stock owned by directors	55,300 00

SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated 1841. Commenced business April, 1841.]

Paid-up Capital, $200,000.

Charles Peterson, *President.* H. Mason, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$10,000 00	$11,450 00
Tradesmen's Nat'l Bank stock, New Haven	1,000 00	1,600 00
Second National Bank stock, New Haven	12,200 00	19,520 00
Merchants' National Bank stock, New Haven	10,000 00	11,600 00
New Haven County National Bank stock	6,000 00	8,100 00
New Haven National Bank stock	8,700 00	14,790 00
Yale National Bank stock, New Haven	10,000 00	12,000 00

	Par value.	Market value.
American Exchange Nat'l B'k stock, N.Y.	$10,000 00	$12,500 00
Commerce National Bank stock, New York,	5,000 00	7,500 00
N. Y., New Haven, and Hartf'd R.R. stock,	23,500 00	39,270 00
Shore Line Railroad stock (Conn.) . .	6,100 00	9,455 00
New Haven and Northampton R.R. bonds,	15,000 00	17,250 00
Chicago and Alton Railroad bonds . .	16,500 00	16,665 00
	$134,000 00	$181,700 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Adams Express Company stock . . .	$29,000 00	$30,000 00
N. Y., New Haven, and Hartf'd R.R. stock,	5,100 00	
New York and New England R.R. bonds,	2,255 00	
Minneapolis and St. Louis Railroad bonds.	1,095 00	

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*),	$48,850 00	
Interest due or accrued thereon . . .	66 25	
Stocks, bonds, etc., as per schedule . .	181,700 00	
Loans on collateral security as per schedule,	30,000 00	
Cash in the office of the company . .	111 21	
Cash deposited in bank	41,931 79	
Interest due and accrued	788 50	
Premiums in course of collection (gross) .	34,505 99	
Notes taken for marine and inland risks .	7,688 80	
Re-insurance due	44 34	
Gross assets		$345,686 88

Liabilities.

Losses adjusted unpaid	$1,920 07	
claimed and reported . . .	17,644 92	
disputed or resisted . . .	750 00	
Total amount of losses	$20,314 99	
Less re-insurance	2,040 00	
Net amount of unpaid losses . . .	$18,274 99	
Unearned premiums on outstanding risks .	87,065 77	
Commissions and brokerage . . .	5,229 99	
Gross liabilities, except capital . .		110,570 75
Surplus as regards policy-holders		$235,116 13
Paid-up capital		200,000 00
Surplus over capital		$35,116 13

* Total value of property mortgaged $108,500 00
Amount of insurance held as collateral . . . 49,600 00

Income.

Cash received for fire premiums	$137,767 88	
Deduct re-insurance and return premiums	10,058 42	
Net cash received for fire premiums		$127,709 46
Cash rec'd for marine and inl'd premiums,	$128,836 61	
Deduct re-insurance and return premiums	6,542 47	
Net cash rec'd for marine and inl'd prem's,		122,294 14
Interest received on bonds and mortgages		1,722 25
Interest and dividends received from all other sources		13,726 18
Income from profit and loss account		358 00
Gross cash income		$265,810 03

Expenditures.

Cash paid for fire losses	$95,917 59	
Deduct salvage and re-insurance	12,774 90	
Net cash paid for fire losses		$83,142 69
Cash paid for marine and inland losses	$149,260 21	
Deduct salvage and re-insurance	48,825 29	
Net cash paid for marine and inland losses,		100,434 92
Cash paid for commissions and brokerage		47,833 93
for salaries of officers and employés		18,818 90
for state and local taxes		2,438 14
Gross cash expenditures		$252,668 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$12,052,741 00	$140,140 95
Fire risks written during 1881	14,033,003 00	143,286 78
Total	$26,085,744 00	$283,427 73
Deduct risks expired and terminated	12,723,833 00	140,866 25
In force at end of year	$13,361,911 00	$142,561 48
Deduct amount re-insured	658,845 00	9,061 17
Net amount in force	$12,703,066 00	$133,500 31
Marine risks outstanding Dec. 31, 1880	$955,428 00	$17,232 80
Marine risks written during 1881	24,168,176 00	132,264 98
Total	$25,123,604 00	$149,497 78
Deduct risks expired and terminated	23,930,323 00	120,396 99
In force at end of year	$1,193,281 00	$29,100 79
Deduct amount re-insured	24,000 00	380 60
Net amount in force	$1,169,281 00	$28,720 19

MISCELLANEOUS.

Premiums received from organization of company	$2,969,101 30
Losses paid from organization of company	2,135,841 89
Cash dividends declared from organization of company	272,281 00
Fire losses incurred during the year	79,650 54
Marine and inland losses incurred during the year	104,166 83
Company's stock owned by directors	32,900 00

STANDARD FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

PAID-UP CAPITAL, $200,000.

WILLIAM M. ST. JOHN, *President.* ROBERT H. MYERS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$315,000 00	$322,612 60

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Chicago and North-West'n R.R.	$25,000 00	$25,000 00
Chicago and North-Western R.R bonds	6,150 00	
100 shares N. Y. Central and H. R. R.R.	13,300 00	30,000 00
100 shares Chicago, R. I., and Pacific R R.	13,200 00	
Keokuk and Des Moines Railroad bonds	5,000 00	
Cent. Park, North and E. River R.R. b'ds,	5,500 00	
	$68,150 00	$55,000 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$15,180 62	
Loans on mortgage of real estate (first liens *),	24,750 00	
Interest due or accrued thereon	127 50	
Stocks, bonds, etc., as per schedule	322,612 60	
Loans on collateral security as per schedule,	55,000 00	
Cash in the office of the company	1,395 77	
Cash deposited in Union Trust Company	8,954 72	
Interest due and accrued	1,837 40	
Premiums in course of collection (gross)	12,229 10	
Gross assets †		$442,087 71

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* Value of lands mortgaged $20,700 00
Value of buildings thereon 29,700 00
Amount of insurance held as collateral 24,700 00

† Including $78,000 special reserve fund, held under New York law.

Liabilities.

Losses adjusted unpaid	$2,640 40	
claimed and reported	32,862 00	
disputed or resisted	808 75	
Total amount of losses	$36,311 15	
Less re-insurance	13,000 00	
Net amount of unpaid losses	$23,311 15	
Unearned premiums on outstanding risks	58,404 20	
Due and accrued for rent, salaries, etc.	700 00	
State and local taxes	745 69	
Commissions and brokerage	1,926 73	
Return premiums	969 61	
Gross liabilities, except capital		$86,057 38
Surplus as regards policy-holders		$356,030 33
Paid-up capital		200,000 00
Surplus over capital		$156,030 33

Income.

Cash received for fire premiums	$121,198 48	
Deduct re-insurance and return premiums	13,639 11	
Net cash received for fire premiums		$107,559 37
Interest received on bonds and mortgages		1,675 97
Interest and dividends received from all other sources		18,588 83
Income from rents		1,103 00
Income from profit on sale of real estate		176 37
Gross cash income		$129,103 54

Expenditures.

Cash paid for fire losses	$62,107 89	
Deduct salvage and re-insurance	356 20	
Net cash paid for fire losses		$61,751 69
Cash dividends paid		24,920 00
Cash paid for commissions and brokerage		17,296 74
for salaries of officers and employés		14,314 34
for state and local taxes		2,769 15
for incidentals		11,575 54
Gross cash expenditures		$132,627 46

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$13,327,975 00	$106,527 60
Fire risks written during 1881	17,679,899 00	123,962 40
Total	$31,007,874 00	$230,490 00
Deduct risks expired and terminated	16,034,870 00	111,866 14
In force at end of year	$14,973,004 00	$118,623 86
Deduct amount re-insured	859,573 00	3,019 46
Net amount in force	$14,113,431 00	$115,604 40

MISCELLANEOUS.

Premiums received from organization of company	$2,423,104 34
Losses paid from organization of company	1,389,878 63
Cash dividends declared from organization of company	483,020 00
Dividends declared during the year	24,920 00
Fire losses incurred during the year	80,257 22
Company's stock owned by directors	46,450 00

STAR FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Dec. 2, 1864. Commenced business Dec. 2, 1864.]

PAID-UP CAPITAL, $500,000.

NICHOLAS C. MILLER, *President.* JAMES M. HODGES, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$465,000 00	$497,550 00
50 shares Nassau Bank	5,000 00	5,150 00
45 shares German-American Bank	3,375 00	3,206 25
	$473,375 00	$505,906 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
11 shares Shoe and Leather Bank	$1,408 00	$1,100 00
50 " North River Bank	1,500 00	1,800 00
6 " Park Fire Insurance Company	750 00	
Richmond county bond	540 00	400 00
40 shares Pacific Fire Insurance Company	2,150 00	4,500 00
10 " Importers' and Traders' Ins. Co.	500 00	
20 " Rutgers Insurance Company	750 00	
20 " American Insurance Company	1,600 00	
20 " Citizens' Insurance Company	640 00	
Citizens' Insurance Company scrip	140 00	
45 shares German-American Bank	3,138 75	12,400 00
60 " Central Railroad of New Jersey	5,340 00	
5 " New Jersey Railroad and Trans. Co.	925 00	
14 " N. Y., New Haven, and Hartford R.R.	2,387 00	
Central Railroad of New Jersey bonds	3,978 00	
22 shares Washington Life Insurance Company,	1,210 00	1,000 00
10 " German-American Bank	1,910 00	1,000 00
20 " Hoffman Insurance Company	700 00	3,200 00
10 " American Exchange Bank	1,250 00	
26 " New York City Insurance Company	1,590 00	
Chesapeake and Ohio Railroad bonds	2,060 00	15,000 00
Chicago, St. Paul, M., and O. R.R. bonds	10,200 00	
Dry Dock and East Broadway Railroad bonds	4,640 00	
Nevada Central Railroad bonds	2,060 00	

	Market value.	Loaned thereon.
New York, Lake Erie, and Western R.R. bonds,	$1,000 00	
Lehigh and Wilkesbarre Coal Company bonds	1,100 00	$20,000 00
200 shares Hannibal and St. Joseph Railroad	22,600 00	
	$76,066 75	$60,400 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$20,000 00	
Loans on mortgage of real estate (first liens*),	155,075 00	
Interest due or accrued thereon	5,019 71	
Stocks, bonds, etc., as per schedule	505,906 25	
Loans on collateral security as per schedule,	60,400 00	
Cash in the office of the company	10,338 38	
Cash deposited in various banks	59,915 58	
Interest due and accrued	1,062 00	
Premiums in course of collection (gross)	76,051 75	
Rents due and accrued	2,232 48	
Gross assets		$896,001 15
Deduct special deposits in other states		68,700 00
Balance		$827,301 15

Liabilities.

Losses adjusted unpaid	$44,541 62	
claimed and reported	18,960 00	
disputed or resisted	500 00	
Total amount of losses	$64,001 62	
Less re-insurance	198 28	
Net amount of unpaid losses	$63,803 34	
Unearned premiums on outstanding risks	181,082 02	
Due for re-insurance	125,625 65	
Due and accrued for rent, salaries, etc.	2,500 00	
State and local taxes	1,125 00	
Commissions and brokerage	4,550 00	
Return premiums	149 72	
Gross liabilities, except capital	$378,835 73	
Deduct liabilities on special deposits	8,144 45	
		370,691 28
Surplus as regards policy-holders		$456,609 87
Paid-up capital		500,000 00
Impairment of capital		$43,390 13

* Total value of property mortgaged . . . $382,500 00
Amount of insurance held as collateral . . . 148,800 00

Income.

Cash received for fire premiums	$805,686 57	
Deduct re-insurance and return premiums	197,579 95	
Net cash received for fire premiums		$608,106 62
Interest received on bonds and mortgages		7,801 00
Interest and dividends received from all other sources		23,123 90
Income from rents		1,210 09
Gross cash income		$640,241 61

Expenditures.

Cash paid for fire losses	$373,578 89	
Deduct salvage and re-insurance	25,809 58	
Net cash paid for fire losses		$347,769 31
Cash dividends paid		45,000 00
Cash paid for commissions and brokerage		76,047 87
for salaries of officers and employés		31,561 18
for state and local taxes		11,657 85
for incidentals		90,610 44
Gross cash expenditures		$602,646 65

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$45,150,311 00	$384,323 79
Fire risks written during 1881	80,425,379 00	820,246 02
Total	$125,575,690 00	$1,204,569 81
Deduct risks expired and terminated	56,920,312 00	481,008 93
In force at end of year	$68,655,378 00	$723,560 88
Deduct amount re-insured	35,203,861 00	371,389 75
Net amount in force	$33,451,517 00	$352,171 13

Miscellaneous.

Premiums received from organization of company	$3,352,750 39
Losses paid from organization of company	1,784,224 14
Cash dividends declared from organization of company	390,791 77
Dividends declared during the year (9 per cent)	45,000 00
Fire losses incurred during the year	368,092 00
Company's stock owned by directors	106,500 00

STERLING FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated Jan. 18, 1864. Commenced business Jan. 18, 1864.]

PAID-UP CAPITAL, $350,000.

ANDREW L. SOULARD, *President.* LOUIS P. BAYARD, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens *),	$51,000 00	
Interest due or accrued thereon	255 00	
United States bonds	357,073 75	
Cash in the office of the company	1,135 83	
Cash deposited in Nat'l Bank of Commerce,	3,080 90	
Premiums in course of collection (gross)	7,204 79	
Gross assets		$419,750 27

LIABILITIES.

Losses claimed and reported	$5,200 00	
Unearned premiums on outstanding risks	35,417 75	
Due and accrued for rent, salaries, etc.	291 66	
State and local taxes	420 00	
Commissions and brokerage	900 59	
Gross liabilities, except capital		42,230 00
Surplus as regards policy-holders		$377,520 27
Paid-up capital		350,000 00
Surplus over capital		$27,520 27

INCOME.

Cash received for fire premiums	$90,334 45	
Deduct re-insurance and return premiums	17,940 46	
Net cash received for fire premiums		$72,393 99
Interest received on bonds and mortgages		3,204 67
Interest and dividends received from all other sources		14,556 34
Gross cash income		$90,155 00

EXPENDITURES.

Cash paid for fire losses	$65,381 98	
Deduct salvage and re-insurance	2,803 92	
Net cash paid for fire losses		$62,578 06
Cash paid for marine and inland losses		647 95
Cash paid for commissions and brokerage		10,802 67
for salaries of officers and employés		17,433 33
for state and local taxes		3,230 59
for incidentals		14,116 03
Gross cash expenditures		$108,808 63

* Value of lands mortgaged $71,600 00
Value of buildings thereon 51,000 00
Amount of insurance held as collateral . . 41,230 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$12,683,672 00	$76,807 77
Fire risks written during 1881	19,495,081 00	92,410 13
Total	$32,178,753 00	$169,217 90
Deduct risks expired and terminated	15,853,182 00	84,959 35
In force at end of year	$16,325,571 00	$84,258 55
Deduct amount re-insured	4,037,009 00	14,726 23
Net amount in force	$12,288,562 00	$69,532 32
Marine risks outstanding Dec. 31, 1880	$33,500 00	$1,216 25
Deduct risks expired and terminated	33,500 00	1,216 25

MISCELLANEOUS.

Premiums received from organization of company	$1,098,733 00
Losses paid from organization of company	500,425 00
Cash dividends declared from organization of company	261,000 00
Fire losses incurred during the year	56,209 35
Marine and inland losses incurred during the year	647 95
Company's stock owned by directors	85,200 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]

PAID-UP CAPITAL, $400,000.

C. H. BIGELOW, *President.* C. B. GILBERT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$59,000 00
270 shares First National Bank, St. Paul	27,000 00	40,500 00
240 " Merchants' National Bank, St. Paul,	24,000 00	33,600 00
30 " First National Bank, St. Peter	3,000 00	3,450 00
St. Paul and Sioux City Railroad Co. stock	3,000 00	1,485 00
St. P. and Sioux City R.R. Co. land contracts	951 75	951 75
Chicago, St. Paul, M., and O. R.R. bonds	10,000 00	10,000 00
300 shares St. P. Warehouse and Elevator Co.	15,000 00	15,000 00
St. Paul Warehouse and Elevator Co. bonds	10,000 00	10,000 00
200 shares St. Paul Harvester Company	10,000 00	10,000 00
Minneapolis city bonds	1,500 00	1,650 00
Stillwater city bonds	10,000 00	11,000 00
Mankato city bonds	8,500 00	8,500 00
Detroit town bonds	4,277 00	4,704 70
Vernon Centre town bonds	7,500 00	7,500 00

	Par value.	Market value.
Jo. Davies town bonds	$5,500 00	$5,500 00
Elmore town bonds	6,500 00	6,500 00
Garden City town bonds	7,000 00	7,000 00
Winnebago City town bonds	15,000 00	15,000 00
Pilot Grove town bonds	5,000 00	5,000 00
Oakwood town bonds	7,500 00	7,500 00
Blue Earth City town bonds	36,000 00	36,000 00
Granite Falls town bonds	1,500 00	1,500 00
Fargo (D.T.) orders	1,997 61	1,997 61
Pine county bonds	7,757 00	8,532 70
Rock county bonds	24,000 00	27,600 00
Cass county bonds	7,400 00	8,140 00
Ramsey county bonds	1,000 00	1,100 00
Aitken county bonds	3,200 00	3,520 00
Yellow Medicine county bonds	800 00	800 00
Yellow Medicine county orders	4,469 33	4,469 33
Barnes (D.T.) county bonds	30,000 00	31,800 00
Grand Forks (D.T.) county bonds	4,000 00	4,200 00
Cass (D.T.) county orders	4,254 00	4,254 00
Barnes (D.T) county orders	249 87	249 87
Otter Tail (Minn.) (school district) bonds	500 00	500 00
	$358,356 56	$398,504 96

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares First Nat'l Bank, St. Paul	$15,000 00	$10,000 00
85 " Second National Bank, St. Paul	17,000 00	11,000 00
200 " Merchants' Nat'l Bank, St. Paul	28,000 00	20,000 00
57½ " Savings Bank, St. Paul	5,750 00	4,600 00
15 " Lumberman's Nat'l B'k, Stillwater,	6,250 00	5,000 00
1,288 " St. Paul and Sioux City R.R. Co.	64,400 00	51,111 44
920 " St. Paul Harvester Works	34,500 00	26,000 00
80 " St. Paul Manufacturing Co.	2,000 00	1,512 00
500 " Pioneer Press Company	25,000 00	12,375 00
100 " Stillwater Gas-Light Company	2,500 00	1,500 00
Cass county bonds	2,000 00	1,000 00
Aitken county bonds	4,000 00	3,000 00
	$206,400 00	$147,098 44

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$102,614 21
Loans on mortgage of real estate (first liens *),	82,684 88
Interest due or accrued thereon	2,540 50
Stocks, bonds, etc , as per schedule	398,504 96

* Value of lands mortgaged $105,000 00
Value of buildings thereon 101,200 00
Amount of insurance held as collateral . . . 84,150 00

Loans on collateral security as per schedule,	$147,098 44	
Cash in the office of the company	1,489 53	
Cash deposited in various banks	86,806 62	
Interest due and accrued	14,477 58	
Premiums in course of collection (gross)	32,837 03	
Notes taken for marine and inland risks	4,113 64	
Rents due and accrued	559 81	
Gross assets *		$873,727 20

LIABILITIES.

Losses adjusted unpaid	$11,877 79	
claimed and reported	17,147 63	
disputed or resisted	2,550 00	
Unearned premiums on outstanding risks	272,175 74	
Commissions and brokerage	4,258 35	
Gross liabilities, except capital		308,009 51
Surplus as regards policy-holders		$565,717 69
Paid-up capital		400,000 00
Surplus over capital		$165,717 69

INCOME.

Cash received for fire premiums	$483,514 40	
Deduct re-insurance and return premiums	66,007 19	
Net cash received for fire premiums		$417,507 21
Cash rec'd for marine and inl'd premiums,	$87,967 53	
Deduct re-insurance and return premiums,	9,504 12	
Net cash rec'd for marine and inl'd prem's,		78,463 41
Interest received on bonds and mortgages		3,808 32
Interest and dividends received from all other sources		45,650 20
Income from rents		6,319 59
Gross cash income		$551,748 73

EXPENDITURES.

Cash paid for fire losses	$303,973 90	
Deduct salvage and re-insurance	12,625 33	
Net cash paid for fire losses		$291,348 57
Cash paid for marine and inland losses	$69,168 69	
Deduct salvage and re-insurance	12,509 87	
Net cash paid for marine and inland losses,		56,658 82
Cash dividends paid		40,000 00

* The company holds, also, instalment premium notes to the amount of $186,199.25, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value might be attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

Cash paid for commissions and brokerage	$74,521 35
for salaries of officers and employés	27,116 46
for state and local taxes	10,363 73
for incidentals	29,329 77
Gross cash expenditures	$529,338 70

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$38,571,449 00	$484,398 02
Fire risks written during 1881	37,229,483 00	478,137 96
Total	$75,800,932 00	$962,535 98
Deduct risks expired and terminated	33,104,809 00	430,798 79
In force at end of year	$42,696,123 00	$531,737 19
Deduct amount re-insured	1,074,511 00	17,093 01
Net amount in force	$41,621,612 00	$514,644 18
Marine risks outstanding Dec. 31, 1880	$145,100 00	$3,405 02
Marine risks written during 1881	13,839,420 00	87,472 13
Total	$13,984,520 00	$90,877 15
Deduct risks expired and terminated	13,749,770 00	84,577 31
In force at end of year	$234,750 00	$6,299 84

MISCELLANEOUS.

Premiums received from organization of company	$5,311,192 65
Losses paid from organization of company	3,576,781 81
Cash dividends declared from organization of company	526,696 49
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	278,131 89
Marine and inland losses incurred during the year	45,058 59
Company's stock owned by directors	229,200 00

TRADE INSURANCE COMPANY, CAMDEN, N.J.

[Incorporated March 21, 1872. Commenced business July 1, 1873.]

PAID-UP CAPITAL, $200,000.

EDMUND MAY, *President.* WILLIAM B. SICKLER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$40,000 00	$41,500 00
Camden and Atlantic Railroad bonds	2,000 00	2,300 00
Camden Horse Railroad bonds	3,000 00	3,300 00
Camden Board of Education bonds	4,000 00	4,600 00
43 shares Delaware Transportation Company	2,150 00	2,150 00
125 " American Dredging Company	12,500 00	8,750 00
13 " New Jersey Mining Company	1,300 00	845 00
	$64,950 00	$63,445 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
11 shares	Eighth National Bank, Philadelphia,	$1,650 00	$1,100 00
100 "	West Jersey Railroad	4,000 00	3,000 00
100 "	Camden Trust Company	2,500 00	2,000 00
35 "	Camden Trust Company	875 00	6,098 00
40 "	Pennsylvania Railroad	2,400 00	
69 "	Millville National Bank	5,175 00	
10 "	Millville National Bank	750 00	500 00
175 "	American Dredging Company	12,250 00	5,750 00
Camden city bonds		610 00	750 00
4 shares	Camden and Atlantic Railroad	160 00	
		$30,370 00	$19,198 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate		$16,050 00
Loans on mortgage of real estate (first liens*),		120,233 33
Interest due or accrued thereon		3,575 90
Stocks, bonds, etc., as per schedule		63,445 00
Loans on collateral security as per schedule		19,198 00
Cash in the office of the company		1,662 37
Cash deposited in Camden Trust Company		12,619 84
Interest due and accrued		1,103 72
Premiums in course of collection (gross)		10,330 54
Notes taken for marine and inland risks		5,777 57
Rents due and accrued		141 16
Salvage judgment		5,000 00
Premiums more than three mos. due	$5,420 05	
Gross assets		$259,137 43

Liabilities.

Losses adjusted unpaid	$3,407 80
claimed and reported	4,000 00
disputed or resisted	2,500 00
Total amount of losses	$9,907 80
Less re-insurance	1,800 00
Net amount of unpaid losses	$8,107 80
Unearned premiums on outstanding risks	30,677 32
Reclaimable on perpetual fire policies	1,354 05
Dividends to stockholders unpaid	92 00
Due and accrued for rent, salaries, etc.	500 00

* Value of lands mortgaged $116,450 00
Value of buildings thereon 184,200 00
Amount of insurance held as collateral 97,960 00

Commissions and brokerage	$1,696 59	
Re-insurance due	1,121 56	
Gross liabilities, except capital		$43,549 32
Surplus as regards policy-holders		$215,588 11
Paid-up capital		200,000 00
Surplus over capital		$15,588 11

Income.

Cash received for fire premiums	$54,559 59	
Deduct re-insurance and return premiums,	10,200 17	
Net cash received for fire premiums		$44,359 42
Cash rec'd for marine and inland premiums,	$12,547 93	
Deduct re-insurance and return premiums,	698 63	
Net cash rec'd for marine and inl'd prem's,		11,849 30
Interest received on bonds and mortgages		4,638 00
Interest and dividends received from all other sources		3,523 01
Income from rents		490 00
Income from policy fees		10 50
Deposits received for perpetual fire risks	$395 50	
Gross cash income		$64,870 23

Expenditures.

Cash paid for fire losses	$25,164 61	
Deduct salvage and re-insurance	5,819 84	
Net cash paid for fire losses		$19,344 77
Cash paid for marine and inland losses	$6,305 48	
Deduct salvage and re-insurance	292 10	
Net cash paid for marine and inland losses,		6,013 38
Cash paid for commissions and brokerage		11,034 34
for salaries of officers and employés		5,220 83
for state and local taxes		982 84
for incidentals		4,003 50
Deposits returned on perpetual fire risks	$99 00	
Gross cash expenditures		$46,599 66

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$2,918,701 00	$28,796 99
Fire risks written during 1881	6,453,459 00	63,400 29
Total	$9,372,160 00	$92,197 28
Deduct risks expired and terminated	3,031,487 00	30,824 00
In force at end of year	$6,340,673 00	$61,373 28
Deduct amount re-insured	1,020,675 00	11,923 47
Net amount in force	$5,319,998 00	$49,449 81

		Premiums.
Marine risks outstanding Dec. 31, 1880	$133,186 00	$6,940 90
Marine risks written during 1881	277,750 00	11,425 63
Total	$410,936 00	$18,366 53
Deduct risks expired and terminated	298,550 00	13,283 57
In force at end of year	$112,386 00	$5,082 96
Deduct amount re-insured	7,000 00	507 12
Net amount in force	$105,386 00	$4,575 84

MISCELLANEOUS.

Premiums received from organization of company	$735,066 23
Losses paid from organization of company	501,017 32
Cash dividends declared from organization of company	66,310 00
Fire losses incurred during the year	21,877 46
Marine and inland losses incurred during the year	7,740 26
Company's stock owned by directors	93,300 00

TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Re-organized May, 1872.]

PAID-UP CAPITAL, $500,000.

CHARLES COMSTOCK, *President.* R. J. SMITH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$360,000 00	$423,450 00
Cook county bonds	43,000 00	50,000 00
Evanston water bonds	20,000 00	23,000 00
Chicago city bonds	13,000 00	15,875 00
Chicago city railway stock	40,000 00	120,000 00
Chicago city railway bonds	20,000 00	20,000 00
Chicago, Missouri, and St. Paul R.R. b'ds,	55,000 00	66,000 00
Chicago and North-Western R.R. bonds	50,000 00	62,000 00
Lincoln Park bonds	9,000 00	9,540 00
American Express Company stock	30,000 00	27,300 00
Chicago, Burl'ton, and Quincy R.R. bonds,	10,000 00	8,800 00
	$650,000 00	$825,965 00

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$117,379 86	
Stocks, bonds, etc., as per schedule	825,965 00	
Cash in the office of the Company	1,097 68	
Cash deposited in bank	30,018 66	
Interest due and accrued	4,851 66	
Premiums in course of collection (gross)	22,020 55	
Re-insurance due from other companies	30,264 76	
Gross assets		$1,031,598 17

Liabilities.		
Losses adjusted unpaid	$26,652 29	
claimed and reported	29,861 86	
disputed or resisted	14,489 28	
Unearned premiums on outstanding risks	162,629 60	
Commissions and brokerage	3,295 34	
Miscellaneous	31,113 14	
Gross liabilities, except capital		$268,041 51
Surplus as regards policy-holders		$763,556 66
Paid-up capital		500,000 00
Surplus over capital		$263,556 66
Income.		
Cash received for fire premiums	$400,111 97	
Deduct re-insurance and return premiums	66,068 93	
Net cash received for fire premiums		$334,043 04
Cash rec'd for marine and inland premiums,	$22,487 96	
Deduct re-insurance and return premiums	2,187 54	
Net cash rec'd for marine and inl'd prem's,		20,300 42
Interest and dividends received from all sources		32,831 94
Income from rents		1,300 00
Income from commissions, etc.		18,960 41
Gross cash income		$407,435 81
Expenditures.		
Cash paid for fire losses	$225,023 00	
Deduct salvage and re-insurance	6,422 45	
Net cash paid for fire losses		$218,600 55
Cash paid for marine and inland losses	$11,382 91	
Deduct salvage and re-insurance	1,873 15	
Net cash paid for marine and inland losses,		9,509 76
Cash dividends paid		50,000 00
Cash paid for commissions and brokerage		61,694 79
for salaries of officers and employés		23,316 92
for state and local taxes		10,097 74
for incidentals		23,185 10
Gross cash expenditures		$396,404 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$21,615,339 00	$319,118 26
Fire risks written during 1881	31,796,549 00	391,922 48
Total	$53,411,888 00	$711,040 74
Deduct risks expired and terminated	30,511,150 00	376,220 42
In force at end of year	$22,900,738 00	$334,820 32
Deduct amount re-insured	904,505 00	14,736 31
Net amount in force	$21,996,233 00	$320,084 01
Marine risks written during 1881	$3,661,577 00	$22,487 96
Deduct risks expired and terminated	$3,661,577 00	$22,487 96

MISCELLANEOUS.

Premiums received from organization of company	$3,331,733 58
Losses paid from organization of company	1,876,328 33
Cash dividends declared from organization of company	472,500 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	251,431 42
Marine and inland losses incurred during the year	9,446 82
Company's stock owned by directors	117,200 00

TRADESMEN'S FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Oct. 7, 1858. Commenced business Dec. 28, 1858.]

PAID-UP CAPITAL, $300,000.

DAVID B. KEELER, *President.* TIMOTHY Y. BROWN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Mechanics' and Traders' Bank stock	$5,750 00	$6,325 00
Bank of Commerce stock	15,000 00	22,500 00
American Exchange Bank stock	15,000 00	19,500 00
Fourth National Bank stock	10,000 00	13,000 00
Bank of America stock	10,000 00	14,000 00
United States bonds	200,000 00	239,675 00
N. Y. Central and Hudson River R.R. stock	50,000 00	66,500 00
Harlem Railroad stock	10,000 00	25,000 00
	$315,750 00	$406,500 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
95 shares	Mechanics' National Bank	$3,562 50	
33⅓ "	Mechanics' and Traders' Nat'l Bank	916 66	$4,900 00
19 "	New York Gas-Light Company	1,995 00	
53 "	American Fire Insurance Company	3,975 00	
20 "	Phœnix Insurance Company	1,450 00	5,000 00
50 "	Montauk Insurance Company	3,000 00	
		$14,899 16	$9,900 00

SUMMARY OF ASSETS DEC. 31, 1881.

Loans on mortgage of real estate (first liens*),	$54,800 00
Interest due or accrued thereon	1,087 50
Stocks, bonds, etc., as per schedule	406,500 00
Loans on collateral security as per schedule,	9,900 00
Cash in the office of the company	3,461 08
Cash deposited in Am. Exch. Nat'l Bank	5,111 18

* Value of lands mortgaged $83,500 00
Value of buildings thereon 81,000 00
Amount of insurance held as collateral 71,500 00

Interest due and accrued	$171 16	
Premiums in course of collection (gross)	51,368 10	
Notes taken for marine and inland risks	1,091 00	
Gross assets		$533,490 02

LIABILITIES.

Losses adjusted unpaid	$8,618 40	
Losses claimed and reported	15,464 68	
Total amount of losses	$24,083 08	
Less re-insurance	1,200 00	
Net amount of unpaid losses	$22,883 08	
Unearned premiums on outstanding risks	150,081 01	
Commissions and brokerage	10,273 62	
Gross liabilities, except capital		183,237 71
Surplus as regards policy-holders		$350,252 31
Paid-up capital		300,000 00
Surplus over capital		$50,252 31

INCOME.

Cash received for fire premiums	$298,780 89	
Deduct re-insurance and return premiums	34,546 54	
Net cash received for fire premiums		$264,234 35
Cash rec'd for marine and inland premiums,	$22,203 42	
Deduct re-insurance and return premiums	659 79	
Net cash rec'd for marine and inl'd prem's,		21,543 63
Interest received on bonds and mortgages		3,397 50
Interest and dividends received from all other sources		18,072 45
Gross cash income		$307,247 93

EXPENDITURES.

Cash paid for fire losses	$199,623 18	
Deduct salvage and re-insurance	7,385 70	
Net cash paid for fire losses		$192,237 48
Cash paid for marine and inland losses	$5,603 25	
Deduct salvage and re-insurance	101 95	
Net cash paid for marine and inland losses,		5,501 30
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		58,812 68
for salaries of officers and employés		28,990 59
for state and local taxes		7,851 53
for incidentals		25,434 21
Gross cash expenditures		$348,827 79

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$24,747,321 00	$231,115 32
Fire risks written during 1881	31,783,177 00	322,062 39
Total	$56,530,498 00	$553,177 71
Deduct risks expired and terminated	26,835,690 00	252,564 09
In force at end of year	$29,694,808 00	$300,613 62
Deduct amount re-insured	1,534,744 00	15,671 89
Net amount in force	$28,160,064 00	$284,941 73
Marine risks outstanding Dec. 31, 1880	$90,000 00	$2,785 00
Marine risks written during 1881	1,998,839 00	22,578 42
Total	$2,088,839 00	$25,363 42
Deduct risks expired and terminated	2,052,439 00	23,530 42
In force at end of year	$36,400 00	$1,833 00

Miscellaneous.

Premiums received from organization of company	$3,326,627 54
Losses paid from organization of company	2,004,472 64
Cash dividends declared from organization of company	411,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	183,869 47
Marine and inland losses incurred during the year	5,961 04
Company's stock owned by directors	39,450 00

UNION INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

Paid-up Capital, $500,000.

Colson Hieskell, *President.* John B. Craven, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Camden and Amboy Railroad bonds	$11,200 00	$12,768 00
Chesapeake and Delaware Canal Co. bonds	14,610 00	13,295 10
Schuylkill Navigation Company bonds	10,000 00	8,800 00
Pennsylvania Canal Company bonds	15,000 00	15,150 00
North Pennsylvania Railroad bonds	14,500 00	16,200 00
Pittsburg city bonds	43,900 00	49,990 00
Philadelphia and Reading Railroad bonds	30,000 00	36,800 00
Lehigh Valley Railroad bonds	5,000 00	6,050 00
American Steamship Company bonds	5,000 00	5,400 00
United States bonds	10,000 00	11,500 00
Susquehanna Coal Company bonds	10,000 00	11,600 00

	Par value.	Market value.
Baltimore and Ohio Railroad bonds	$25,000 00	$28,000 00
Steubenville and Indiana Railroad bonds	10,000 00	10,700 00
New Jersey Central Car Trust bonds	4,000 00	4,160 00
New York and Pacific Car Trust bonds	55,000 00	56,860 00
Colorado Car Trust bonds	20,000 00	21,000 00
Pennsylvania Car Trust bonds	8,000 00	8,160 00
Guarantee Car Trust Association bonds	5,000 00	5,200 00
St. Louis and Iron Mountain Car Trust bonds	18,000 00	18,360 00
New York Car Trust bonds	55,000 00	56,650 00
100 shares Little Schuylkill Railroad	5,000 00	5,700 00
151 " Pennsylvania Railroad	7,550 00	9,324 25
136 " North Pennsylvania Railroad	6,800 00	8,160 00
48 " Delaware Railroad	1,200 00	1,440 00
106 " Pennsylvania Canal Company	5,300 00	1,272 00
68 " Philadelphia National Bank	6.800 00	14,824 00
88 " Farmers' and Mech. Nat'l Bank	8,800 00	11,968 00
88 " Delaware Mutual Safety Ins. Co.	2,200 00	3,960 00
20 " Philadelphia and So. Mail S.S. Co.	5,000 00	200 00
525 " Harris., Ports., Mt. Joy, and L. R.R.	26,250 00	40,425 00
	$444,110 00	$493,916 35

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
134 shares Pennsylvania Railroad	$8,274 50	$6,500 00
40 " Commonwealth National Bank	1,400 00	1,000 00
83 " Pennsylvania Railroad	5,125 25	6,000 00
Lehigh Valley Railroad bonds	2,420 00	
United States bonds	1,814 00	1,550 00
100 shares Catawissa Railroad	5,500 00	3,200 00
Pennsylvania Railroad bonds	10,000 00	12,000 00
Philadelphia and Reading Railroad bonds	5,000 00	
Catawissa Railroad bonds	1,290 00	1,000 00
Bonds and mortgages	16,800 00	10,000 00
143 shares Pennsylvania Railroad	8,830 25	3,465 00
79 " Penn. Salt Manufacturing Co.	7,900 00	8,000 00
13 " Farmers' and Mech. Nat'l Bank	1,768 00	
	$76,122 00	$52,715 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$172,190 66
Loans on mortgage of real estate (first liens *),	34,000 00
Stocks, bonds, etc., as per schedule	493,916 35
Loans on collateral security as per schedule,	52,715 00
Cash in the office of the company	6,187 81

* Total value of property mortgaged $68,500 00
Amount of insurance held as collateral . . . 41,000 00

Cash deposited in Philadelphia Nat'l Bank,	$7,234 62	
Interest due and accrued	4,992 61	
Premiums in course of collection (net)	71,397 12	
Notes taken for marine and inland risks	37,522 88	
Rents due and accrued	1,070 82	
Re-insurance due	13,333 62	
Gross assets		$894,561 49

LIABILITIES.

Net amount of unpaid losses	$73,796 13	
Unearned premiums on outstanding risks	218,768 80	
Reclaimable on perpetual fire policies	30,176 19	
Dividends to stockholders unpaid	2,425 87	
Due and accrued for rent, salaries, etc.	500 00	
Gross liabilities, except capital		325,666 99
Surplus as regards policy-holders		$568,894 50
Paid-up capital		500,000 00
Surplus over capital		$68,894 50

INCOME.

Cash received for fire premiums	$349,937 30	
Deduct re-insurance and return premiums	45,215 67	
Net cash received for fire premiums		$304,721 63
Cash rec'd for marine and inl'd premiums,	$445,408 27	
Deduct re-insurance and return premiums	158,347 54	
Net cash rec'd for marine and inl'd prem's,		287,060 73
Interest received on bonds and mortgages		1,700 00
Interest and dividends received from all other sources		30,712 50
Income from rents		14,924 65
Deposits received on perpetual fire risks	$2,663 50	
Gross cash income		$639,119 51

EXPENDITURES.

Cash paid for fire losses	$189,842 07	
Deduct salvage and re-insurance	10,096 65	
Net cash paid for fire losses		$179,745 42
Cash paid for marine and inland losses	$325,270 74	
Deduct salvage and re-insurance	132,374 17	
Net cash paid for marine and inland losses,		192,896 57
Cash dividends paid		39,710 80
Cash paid for redemption of scrip		182 07
for commissions and brokerage		99,373 62
for salaries of officers and employés		26,342 00
for state and local taxes		17,755 97
for incidentals		47,773 42
Deposits returned on perpetual fire risks	$1,168 00	
Gross cash expenditures		$603,779 87

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$19,629,499 00	$200,327 43
Fire risks written during 1881	35,410,273 00	355,464 25
Total	$55,039,772 00	$555,791 68
Deduct risks expired and terminated	26,258,557 00	250,858 93
In force at end of year	$28,781,215 00	$304,932 75
Deduct amount re-insured	1,112,022 00	13,121 88
Net amount in force	$27,669,193 00	$291,810 87
Perpetual risks in force	945,625 00	33,529 09
Marine risks outstanding Dec. 31, 1880	$3,848,430 00	$104,019 37
Marine risks written during 1881	32,612,387 00	403,803 33
Total	$36,460,817 00	$507,822 70
Deduct risks expired and terminated	34,763,287 00	441,461 51
In force at end of year	$1,697,530 00	$66,361 19
Deduct amount re-insured	530,457 00	6,254 35
Net amount in force	$1,167,073 00	$60,106 84

Miscellaneous.

Premiums received from organization of company	$15,184,439 00
Losses paid from organization of company	11,124,931 00
Cash dividends declared from organization of company	1,772,599 00
Dividends declared during the year (8 per cent)	40,000 00
Fire losses incurred during the year	204,438 44
Marine and inland losses incurred during the year	334,137 59
Company's stock owned by directors	83,020 00

UNION INSURANCE COMPANY, SAN FRANCISCO, CAL.

[Incorporated April 28, 1865. Commenced business June 20, 1865.]

Paid-up Capital, $750,000.

Gustave Touchard, *President.* James D. Bailey, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$305,000 00	$355,275 00
Montgomery Avenue bonds	120,000 00	48,000 00
Oakland city bonds	8,000 00	10,000 00
Stockton city bonds	6,000 00	6,300 00
Alameda town bonds	10,000 00	11,000 00
	$449,000 00	$430,575 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
23 shares San Francisco Gas-Light Company	$1,610 00	$1,350 00

SUMMARY OF ASSETS DEC. 31, 1881:

Cash value of unencumbered real estate	$100,000 00	
Loans on mortgage of real estate (first liens *)	348,350 04	
Interest due or accrued thereon	3,342 50	
Stocks, bonds, etc., as per schedule	430,575 00	
Loans on collateral security as per schedule,	1,350 00	
Cash in the office of the company	2,177 75	
Cash deposited in various banks	102,017 59	
Interest due and accrued	3,036 00	
Premiums in course of collection (gross)	37,545 30	
Notes taken for marine and inland risks	8,004 00	
Prem's more than 3 mos. due $6,793 40		
Gross assets		$1,036,398 18
Deduct special deposit in Oregon		58,500 00
Balance		$977,898 18

LIABILITIES.

Losses claimed and reported	$21,964 60	
Unearned premiums on outstanding risks	139,050 80	
Unused balances of premium notes	450 00	
Dividends to stockholders unpaid	135 00	
Commissions and brokerage	1,214 65	
Gross liabilities, except capital	$162,815 05	
Deduct liability on special deposit	4,696 00	
		158,119 05
Surplus as regards policy-holders		$819,779 13
Paid-up capital		750,000 00
Surplus over capital		$69,779 13

INCOME.

Cash received for fire premiums	$255,795 54	
Deduct re-insurance and return premiums,	33,116 68	
Net cash received for fire premiums		$222,678 86
Cash rec'd for marine and inl'd premiums,	$102,226 95	
Deduct re-insurance and return premiums,	11,823 60	
Net cash rec'd for marine and inl'd prem's,		90,403 35
Interest received on bonds and mortgages		30,221 38
Interest and dividends received from all other sources		14,269 25
Income from rents		8,245 00
Gross cash income		$365,817 84

* Value of lands mortgaged $459,000 00
Value of buildings thereon 353,500 00
Amount of insurance held as collateral . . 220,600 00

Expenditures.

Cash paid for fire losses	$74,866 36	
Deduct salvage and re-insurance	2,259 42	
Net cash paid for fire losses		$72,606 94
Cash paid for marine and inland losses	$48,590 75	
Deduct salvage and re-insurance	4,025 71	
Net cash paid for marine and inland losses,		44,565 04
Cash dividends paid		89,975 00
Cash paid for commissions and brokerage		45,350 01
for salaries of officers and employés		46,891 26
for state and local taxes		10,510 08
for incidentals		34,439 28
Gross cash expenditures		$344,337 61

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$12,323,248 00	$149,849 87
Fire risks written during 1881	24,357,038 00	260,963 79
Total	$36,680,286 00	$410,813 66
Deduct risks expired and terminated	16,697,204 00	174,595 46
In force at end of year	$19,983,082 00	$236,218 20
Deduct amount re-insured	933,148 00	11,137 37
Net amount in force	$19,049,934 00	$225,080 83
Marine risks outstanding Dec. 31, 1880	$871,327 00	$27,565 00
Marine risks written during 1881	10,043,062 00	103,935 15
Total	$10,914,389 00	$131,500 15
Deduct risks expired and terminated	10,056,530 00	98,590 75
In force at end of year	$857,859 00	$32,909 40
Deduct amount re-insured	73,812 00	1,697 00
Net amount in force	$784,047 00	$31,212 40

Miscellaneous.

Premiums received from organization of company	$5,796,052 08
Losses paid from organization of company	3,268,856 42
Cash dividends declared from organization of company	1,800,000 00
Dividends declared during the year (12 per cent)	90,000 00
Fire losses incurred during the year	70,837 16
Marine and inland losses incurred during the year	54,720 53
Company's stock owned by directors	279,600 00

WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated December, 1867. Commenced business December, 1867.]

PAID-UP CAPITAL, $200,000.

WILLARD IVES, *President.* JESSE M. ADAMS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$185,000 00	$216,337 50
Utica and Black River Railroad bonds	12,000 00	13,440 00
Syracuse Northern Railroad bonds	6,000 00	6,720 00
Michigan Central Railroad stock	10,000 00	8,750 00
Lake Shore and Michigan Southern R.R. stock	10,000 00	11,650 00
N. Y. Central and Hudson River R.R. stock	60,000 00	79,350 00
	$283,000 00	$336,247 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Bond and mortgage	$4,324 00	$14,000 00
Agricultural Insurance Company stock	17,500 00	
Agricultural Insurance Company stock	28,700 00	15,274 84
Merchants' Bank stock	1,000 00	1,600 00
Agricultural Insurance Company stock	875 00	
Merchants' Bank stock	2,400 00	2,500 00
Northern Insurance Company stock	450 00	
Agricultural Insurance Company stock	47,171 00	25,039 97
Bond and mortgage	1,350 00	1,140 25
Agricultural Insurance Company stock	2,021 00	
Agricultural Insurance Company stock	7,000 00	4,000 00
Merchants' Bank stock	1,200 00	1,800 00
Northern Insurance Company stock	450 00	
Agricultural Insurance Company stock	438 00	
Agricultural Insurance Company stock	3,500 00	2,250 00
Agricultural Insurance Company stock	875 00	1,573 16
Merchants' Bank stock	910 00	
	$120,164 00	$69,178 22

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$29,200 00
Loans on mortgage of real estate (first liens*),	344,593 53
Interest due or accrued thereon	11,426 72
Stocks, bonds, etc., as per schedule	336,247 50
Loans on collateral security as per schedule,	69,178 22
Cash in the office of the company	10,256 62

* Value of lands mortgaged $428,630 00
Value of buildings thereon 255,700 00
Amount of insurance held as collateral . . . 206,520 00

Cash deposited in Merchants' Bank	$97,192 20	
Interest due and accrued	3,572 23	
Premiums in course of collection (gross)	156,896 48	
Notes taken for fire risks	11,111 88	
Gross assets		$1,069,675 38
Deduct special deposits in other states		52,987 50
Balance		$1,016,687 88

LIABILITIES.

Losses adjusted unpaid	$15,364 63	
claimed and reported	34,254 52	
disputed or resisted	12,800 00	
Unearned premiums on outstanding risks	691,015 22	
Gross liabilities, except capital	$753,434 37	
Deduct liabilities on special deposits	49,085 01	
		704,349 36
Surplus as regards policy-holders		$312,338 52
Paid-up capital		200,000 00
Surplus over capital		$112,338 52

INCOME.

Cash received for fire premiums	$1,157,542 91	
Deduct re-insurance and return premiums	109,551 54	
Net cash received for fire premiums		$1,047,991 37
Interest received on bonds and mortgages		19,995 03
Interest and dividends received from all other sources		12,850 85
Gross cash income		$1,080,837 25

EXPENDITURES.

Cash paid for fire losses	$560,689 87
dividends paid	20,000 00
paid for commissions and brokerage	267,669 06
for salaries of officers and employés	44,550 00
for state and local taxes	18,712 51
for incidentals	65,168 13
Gross cash expenditures	$976,789 57

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$110,215,891 00	$1,080,253 51
Fire risks written during 1881	111,330,853 00	1,216,636 20
Total	$221,546,744 00	$2,296,889 71
Deduct risks expired and terminated	87,907,697 00	924,976 89
In force at end of year	$133,639,047 00	$1,371,912 82
Deduct amount re-insured	1,400,993 00	16,345 17
Net amount in force	$132,238,054 00	$1,355,567 65

MISCELLANEOUS.

Premiums received from organization of company	$5,004,826 04
Losses paid from organization of company	2,428,133 57
Cash dividends declared from organization of company	260,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	580,385 80
Company's stock owned by directors	101,100 00

WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, N.Y.

[Incorporated as a Mutual, March 14, 1837. Commenced business as Joint Stock, Jan. 1, 1870.]

PAID-UP CAPITAL, $300,000.

GEORGE R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$570,000 00	$641,450 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Citizens' Bank, New York	$4,000 00	$2,500 00
Central Bank, Westchester County, N.Y.	2,600 00	1,783 50
	$6,600 00	$4,283 50

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$56,300 00	
Loans on mortgage of real estate (first liens *),	121,900 00	
Interest due or accrued thereon	2,545 30	
Stocks, bonds, etc., as per schedule	641,450 00	
Loans on collateral security as per schedule,	4,283 50	
Cash in the office of the company	561 79	
Cash deposited in various banks	21,124 31	
Interest due and accrued	127 50	
Premiums in course of collection (gross)	52,599 48	
Rents due and accrued	1,200 00	
Gross assets		$902,091 88
Deduct special deposit in other states		52,875 00
Balance		$849,216 88

LIABILITIES.

Losses adjusted unpaid	$16,881 16
claimed and reported	30,000 00
disputed or resisted	5,200 00

* Value of lands mortgaged $127,000 00
Value of buildings thereon 162,000 00
Amount of insurance held as collateral 128,850 00

Unearned premiums on outstanding risks	$367,143 50	
Commissions and brokerage	7,825 51	
Gross liabilities, except capital	$427,050 17	
Deduct liabilities on special deposits	50,046 00	
		$377,004 17
Surplus as regards policy-holders		$472,212 71
Paid-up capital		300,000 00
Surplus over capital		$172,212 71

INCOME.

Cash received for fire premiums	$607,909 65	
Deduct re-insurance and return premiums	48,381 61	
Net cash received for fire premiums		$559,528 04
Interest received on bonds and mortgages		7,492 04
Interest and dividends received from all other sources		23,977 96
Income from rents		2,498 36
Gross cash income		$593,496 40

EXPENDITURES.

Cash paid for fire losses	$321,761 16	
Deduct salvage and re-insurance	6,441 01	
Net cash paid for fire losses		$315,320 15
Cash dividends paid		30,126 70
Cash paid for commissions and brokerage		102,263 69
for salaries of officers and employés		25,049 76
for state and local taxes		14,366 99
for incidentals		65,845 03
Gross cash expenditures		$552,972 32

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$72,681,223 00	$660,659 85
Fire risks written during 1881	68,679,244 00	612,854 60
Total	$141,360,467 00	$1,273,514 45
Deduct risks expired and terminated	61,564,556 00	561,118 98
In force at end of year	$79,795,911 00	$712,395 47
Deduct amount re-insured	951,651 00	8,862 05
Net amount in force	$78,844,260 00	$703,533 42

MISCELLANEOUS.

Premiums received from organization of company	$7,984,490 95
Losses paid from organization of company	4,462,261 17
Cash dividends declared from organization of company	278,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	314,261 15
Company's stock owned by directors	152,000 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, $250,000.

EDMUND DRIGGS, *President.* N. W. MESEROLE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$318,000 00	$334,455 00
Mech. and Trad. Bank (Greenpoint) stock	8,000 00	8,000 00
Grand Street and Newtown Railroad stock	25,000 00	25,000 00
Nassau National Bank stock	1,000 00	1,800 00
Long Island Bank (Brooklyn) stock	10,000 00	10,500 00
First National Bank (Brooklyn) stock	4,900 00	12,397 00
People's Gas-Light Company (Brooklyn) stock	26,000 00	10,400 00
Metropolitan Gas-Light Co. (Brooklyn) stock	5,000 00	3,500 00
Citizens' Gas-Light Co. (Brooklyn) stock	7,120 00	4,272 00
Dry Dock, E. Br'dway, and B. R.R. (N.Y.) st'k,	20,000 00	48,000 00
Grand Street and Newtown Railroad bonds	20,000 00	20,000 00
Georgia state bonds	50,000 00	57,000 00
Broadway Railroad stock	11,000 00	19,250 00
Broadway Railroad bonds	3,000 00	3,150 00
	$509,020 00	$557,724 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Greenwich Insurance Company stock	$715 00	$350 00
Pacific Bank of New York stock	4,350 00	5,000 00
Metropolitan Gas Co. (Brooklyn) stock	1,400 00	
Imp. and Traders' Insurance Company stock	500 00	
New York City Insurance Company stock	455 00	
People's Gas-Light Company (Brooklyn) stock	400 00	200 00
Pacific Fire Insurance Company stock	2,150 00	1,500 00
Union Pacific Land Grant bonds	2,250 00	1,000 00
Grand Street and Newtown Railroad stock	1,000 00	600 00
Manufacturers' National Bank (N.Y.) stock	2,838 00	1,720 00
Broadway Railroad Co. (Brooklyn) bonds	1,050 00	800 00
Union Ferry Company (Brooklyn) stock	960 00	600 00
Mechanics' Fire Insurance Company stock	3,000 00	1,950 00
People's Gas-Light Company (Brooklyn) stock	200 00	1,000 00
Lafayette Fire Insurance Co. (Brooklyn) stock	1,150 00	
Cypress Hills Cemetery bonds	9,000 00	6,500 00
Pacific Railroad of Missouri bonds	6,180 00	5,000 00
Union Pacific Sinking Fund bonds	4,880 00	3,000 00
	$42,478 00	$29,220 00

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$100,183 05	
Loans on mortgage of real estate (first liens *)	296,900 00	
Interest due or accrued thereon	2,119 67	
Stocks, bonds, etc., as per schedule	557,724 00	
Loans on collateral security as per schedule,	29,220 00	
Cash in the office of the company	5,957 69	
Cash deposited in various banks	23,912 95	
Interest due and accrued	7,571 31	
Premiums in course of collection (gross)	50,237 74	
Rents due and accrued	179 00	
Prem's more than three mos. due, $218 35		
Gross assets †		$1,074,005 41
Deduct special deposits in other states		38,637 50
Balance		$1,035,367 91

Liabilities.

Losses adjusted unpaid	$3,725 75	
claimed and reported	23,972 93	
disputed or resisted	2,550 00	
Unearned premiums on outstanding risks	279,348 09	
Dividends to stockholders unpaid	305 00	
Due and accrued for rent, salaries, etc.	2,500 00	
State and local taxes	2,200 00	
Commissions and brokerage	9,217 06	
Gross liabilities, except capital	$323,818 83	
Deduct liabilities on special deposits	14,384 41	
		309,434 42
Surplus as regards policy-holders		$725,933 49
Paid-up capital		250,000 00
Surplus over capital		$475,933 49

Income.

Cash received for fire premiums	$471,267 50	
Deduct re-insurance and return premiums	26,617 31	
Net cash received for fire premiums		$444,650 19
Interest received on bonds and mortgages		20,207 14
Interest and dividends received from all other sources		30,578 65
Income from rents		2,804 04
Gross cash income		$498,240 02

Expenditures.

Cash paid for fire losses	$201,738 36	
Deduct salvage and re-insurance	6,286 54	
Net cash paid for fire losses		$195,451 82

* Value of lands mortgaged $262,300 00
Value of buildings thereon 299,650 00
Amount of insurance held as collateral . . . 234,000 00

† Including $255,000 special reserve fund held under New York law.

Cash dividends paid	$49,910 00
Cash paid for commissions and brokerage	103,222 99
for salaries of officers and employés	44,110 28
for state and local taxes	7,459 81
for interest on borrowed money	906 82
for incidentals	44,066 22
Gross cash expenditures	$445,127 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$65,438,938 00	$475,201 77
Fire risks written during 1881	70,375,230 00	478,280 72
Total	$135,814,168 00	$953,482 49
Deduct risks expired and terminated	63,254,002 00	422,047 57
In force at end of year	$72,560,166 00	$531,434 92
Deduct amount re-insured	987,628 00	9,592 28
Net amount in force	$71,572,538 00	$521,842 64

Miscellaneous.

Premiums received from organization of company	$6,892,269 32
Losses paid from organization of company	3,576,407 66
Cash dividends declared from organization of company	752,500 00
Dividends declared during the year (20 per cent)	50,000 00
Fire losses incurred during the year	188,383 20
Company's stock owned by directors	75,800 00

AGGREGATE.

Capital Stock.	
Capital actually paid up in cash	$44,914,100 00
Scrip outstanding	9,989,257 00
Assets.	
Gross present assets	$126,466,331 00
Liabilities.	
Gross present liabilities	$37,939,634 00
Income.	
Cash actually received for fire premiums	$37,054,911 00
for marine and inland premiums	9,298,325 00
for interest and dividends from all sources	5,177,718 00
from all other sources	498,811 00
Gross cash income	$52,029,765 00
Expenditures.	
Cash actually paid during the year for fire losses	$20,373,062 00
for marine and inland losses	6,346,183 00
for dividends to stockholders	5,219,303 00
for redemption of scrip	1,220,552 00
for interest to scrip-holders	562,345 00
for brokerage and commissions on premiums	7,067,396 00
for salaries and pay of officers and employés	3,684,856 00
for state and local taxes	1,439,548 00
for office, agency, and incidental expenses	3,325,199 00
Gross cash expenditures	$49,238,444 00
Miscellaneous.	
Whole amount of fire risks written during the year	$4,543,380,175 00
premiums charged or receivable thereon	41,591,547 00
marine and inland risks written during the year,	1,344,041,709 00
premiums charged or receivable thereon	11,055,391 00
fire risks terminated during the year	4,004,232,654 00
marine and inland risks terminated	1,381,133,726 00
fire risks outstanding at end of year	4,851,882,725 00
marine and inland risks outstanding	183,542,157 00
dividends declared	6,504,141 00
fire losses incurred	20,992,209 00
marine losses incurred	7,120,718 00

UNITED STATES BRANCHES OF

FOREIGN FIRE

INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending December 31, 1881.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

WILLIAM A. BEATTIE, *Manager New England Department.*

Office, 8 Exchange Place, Boston.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$485,000 00	$590,891 25
Deposit state of Mississippi	15,000 00	15,000 00
Dominion government bonds	50,000 00	50,000 00
Canadian Bank of Commerce stock	24,000 00	33,180 00
Dominion Bank stock	10,000 00	18,925 00
Federal Bank stock	4,200 00	6,153 00
Canada Permanent Loan and Sav. Co. stock,	10,000 00	20,800 00
Huron and Erie Sav. and Loan Soc. stock,	25,000 00	38,250 00
Dominion Saving and Investment Co. stock,	10,000 00	12,000 00
	$633,200 00	$785,199 25

SUMMARY OF ASSETS DEC. 31, 1881.

Stocks, bonds, etc., as per schedule	$785,199 25	
Cash in the office of the company	8,931 43	
Cash deposited in Can. B'k of Commerce	21,461 62	
Interest due and accrued	10,075 00	
Premiums in course of collection (net)	38,785 32	
Salvage on losses paid	5,032 46	
Office furniture	$3,109 50	
Prem's more than three mos. due,	774 70	
Gross assets		$869,485 08
Deduct special deposits in other states		336,347 50
Balance		$533,137 58

LIABILITIES.

Losses claimed and reported	$73,674 76	
Losses disputed or resisted	1,500 00	
Unearned premiums on outstanding risks	310,495 93	
Gross liabilities	$385,670 69	
Deduct liabilities on special deposits	56,219 00	
		329,451 69
Surplus		$203,685 89

Income.

Cash received for fire premiums	$622,987 27	
Deduct re-insurance and return premiums	79,775 15	
Net cash received for fire premiums		$543,212 12
Cash rec'd for marine and inl'd premiums,	$35,899 76	
Deduct re-insurance and return premiums	8,991 63	
Net cash rec'd for marine and inl'd prem's,		26,908 13
Interest and dividends received from all sources		30,048 26
Gross cash income		$600,168 51

Expenditures.

Cash paid for fire losses	$401,616 32	
Deduct salvage and re-insurance	27,090 21	
Net cash paid for fire losses		$374,526 11
Cash paid for marine and inland losses	$12,131 63	
Deduct salvage and re-insurance	538 17	
Net cash paid for marine and inland losses,		11,593 46
Cash paid for commissions and brokerage		116,587 19
for salaries of officers and employés		13,016 77
for state and local taxes		13,392 47
for incidentals		46,914 90
Gross cash expenditures		$576,030 90

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$51,806,040 00	$581,571 90
Fire risks written during 1881	57,892,067 00	622,976 21
Total	$109,698,107 00	$1,204,548 11
Deduct risks expired and terminated	54,873,224 00	589,989 30
In force at end of year	$54,824,883 00	$614,558 81
Deduct amount re-insured	1,349,501 00	15,037 35
Net amount in force	$53,475,382 00	$599,521 46
Marine risks outstanding Dec. 31, 1880	$320,150 00	$5,676 32
Marine risks written during 1881	5,290,663 00	35,899 76
Total	$5,610,813 00	$41,576 08
Deduct risks expired and terminated	5,197,613 00	29,732 47
In force at end of year	$413,200 00	$11,843 61
Deduct amount re-insured	24,050 00	393 22
Net amount in force	$389,150 00	$11,450 39

UNITED STATES BRANCH OF THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED), LIVERPOOL, ENGLAND.

ENDICOTT AND MACOMBER, *Attorneys.*

Office, 56 State Street, Boston.

	Market value.
United States bonds deposited with State Treasurer of Massachusetts	$309,375 00
Risks written in Massachusetts during 1881	8,843,949 00
Premiums received thereon	76,843 11
Losses incurred in Massachusetts during 1881	24,352 16
Losses paid in Massachusetts during 1881	20,542 28

NOTE. — Owing to the incompleteness of details, the above is all the intelligible information to be derived from the company's statement, which gives no data showing its actual assets, liabilities, and surplus as regards policy-holders in this country. It is not doubted, however, that the omission, when corrected, will place the company in proper and satisfactory position.

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENGLAND.

ALFRED PELL, *Resident Manager.*

Office, No. 37 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate	$130,121 71	
United States bonds	1,284,447 00	
Cash in the office of the company	1,516 27	
Cash deposited in various banks	327,383 29	
Interest due and accrued	3,051 00	
Premiums in course of collection (gross)	249,588 80	
Notes taken for fire risks	52 50	
Rents due and accrued	1,420 63	
Gross assets		$1,997,581 20
Deduct special deposits in other states		269,075 00
Balance		$1,728,506 20

LIABILITIES.

Losses claimed and reported	$152,366 24	
Losses disputed or resisted	13,934 76	
Unearned premiums on outstanding risks	883,301 91	
Commissions and brokerage	37,438 32	
Unpaid drafts for losses	1,500 00	
Gross liabilities	$1,088,541 23	
Deduct liabilities on special deposits	54,114 31	
		1,034,426 92
Surplus		$694,079 28

Income.

Cash received for fire premiums	$1,774,444 48	
Deduct re-insurance and return premiums	414,525 59	
Net cash received for fire premiums		$1,359,918 89
Interest and dividends received from all sources		54,827 17
Income from rents		2,289 52
Gross cash income		$1,417,035 58

Expenditures.

Cash paid for fire losses	$895,158 22	
Deduct salvage and re-insurance	95,141 02	
Net cash paid for fire losses		$800,017 20
Cash paid for commissions and brokerage		212,731 84
for salaries of officers and employés		77,816 67
for state and local taxes		34,147 80
for incidentals		88,939 19
Gross cash expenditures		$1,213,652 70

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$171,672,252 00	$1,536,431 58
Fire risks written during 1881	217,007,697 00	1,780,380 15
Total	$388,679,949 00	$3,316,811 73
Deduct risks expired and terminated	187,417,869 00	1,508,258 52
In force at end of year	$201,262,080 00	$1,808,553 21
Deduct amount re-insured	14,090,257 00	156,022 79
Net amount in force	$187,171,823 00	$1,652,530 42

UNITED STATES BRANCH OF LA CONFIANCE FIRE INSURANCE COMPANY, PARIS, FRANCE.

Monrose & Mulville, *General Agents.*

155 Broadway, New York.

Summary of Assets Dec. 31, 1881.

United States bonds	$529,312 50	
Cash deposited in various banks	173,915 78	
Interest due and accrued	5,638 65	
Premiums in course of collection (gross)	102,933 07	
Re-insurance due	3,266 01	
Gross assets		$815,066 01
Deduct special deposits in other states		176,437 50
Balance		$638,628 51

Liabilities.

Losses adjusted unpaid	$41,703 51	
claimed and reported	61,714 12	
disputed or resisted	14,857 94	
Total amount of losses	$118,275 57	
Less re-insurance	4,118 03	
Net amount of unpaid losses	$114,157 54	
Unearned premiums on outstanding risks	412,857 61	
Due and accrued for rent, salaries, etc.	189 26	
Commissions and brokerage	15,805 48	
Gross liabilities		$543,009 89
Surplus		$95,618 62

Income.

Cash received for fire premiums	$868,045 73	
Deduct re-insurance and return premiums,	183,808 57	
Net cash received for fire premiums		$684,237 16
Interest and dividends received from all sources		16,579 29
Gross cash income		$700,816 45

Expenditures.

Cash paid for fire losses	$461,326 82	
Deduct salvage and re-insurance	23,792 22	
Net cash paid for fire losses		$437,534 60
Cash paid for commissions and brokerage		199,838 86
for salaries of officers and employés		12,423 30
for state and local taxes		7,160 23
Gross cash expenditures		$656,956 99

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$42,901,910 00	$526,005 03
Fire risks written during 1881	86,976,854 00	908,537 91
Total	$129,878,764 00	$1,434,542 94
Deduct risks expired and terminated	56,928,795 00	618,536 18
In force at end of year	$72,949,969 00	$816,006 76
Deduct amount re-insured	5,227,794 00	48,773 20
Net amount in force	$67,722,175 00	$767,233 56

UNITED STATES BRANCH OF THE FIRE INSURANCE ASSOCIATION (LIMITED), LONDON, ENGLAND.

JOSEPH H. WELLMAN, *Attorney for the U. S.*

Office, No. 8 Pine Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$552,481 25	
Cash in the office of the company	3,553 96	
Cash deposited in bank and with trustees	57,709 59	
Premiums in course of collection (gross)	77,660 68	
Gross assets		$691,405 48
Deduct special deposits in other states		177,750 00
Balance		$513,655 48

LIABILITIES.

Losses adjusted unpaid	$13,983 57	
Losses claimed and reported	21,549 13	
Unearned premiums on outstanding risks	228,039 35	
Due and accrued for rent, salaries, etc.	1,863 73	
State and local taxes	636 02	
Commissions and brokerage	6,320 18	
Return premiums	3,398 13	
Gross liabilities	$275,790 11	
Deduct liabilities on special deposits	19,763 07	
		256,027 04
Surplus		$257,628 44

INCOME.

Cash received for fire premiums	$500,974 22	
Deduct re-insurance and return premiums	72,763 56	
Net cash received for fire premiums		$428,210 66
Interest and dividends received from all sources		12,411 81
Gross cash income		$440,622 47

EXPENDITURES.

Cash paid for fire losses	$177,880 98	
Deduct salvage and re-insurance	815 72	
Net cash paid for fire losses		$177,065 26
Cash paid for commissions and brokerage		86,840 40
for salaries of officers and employés		25,337 46
for state and local taxes		7,541 24
for incidentals		62,122 66
Gross cash expenditures		$358,907 02

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$2,816,683 00	$32,536 37
Fire risks written during 1881	53,676,548 00	578,634 90
Total	$56,493,231 00	$611,171 27
Deduct risks expired and terminated	21,713,474 00	172,286 77
In force at end of year	$34,779,757 00	$438,884 50
Deduct amount re-insured	923,567 00	13,556 59
Net amount in force	$33,856,190 00	$425,327 91

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENGLAND.

H. E. BOWERS, *Manager.*

Office, No. 54 William Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$862,781 25	
Cash deposited in various banks	130,990 12	
Interest due and accrued	6,979 16	
Premiums in course of collection (gross)	49,764 93	
Gross assets		$1,050,515 46
Deduct special deposits in other states		191,250 00
Balance		$859,265 46

LIABILITIES.

Losses claimed and reported	$45,023 93	
Unearned premiums on outstanding risks	261,849 34	
Due and accrued for rent, salaries, etc.	1,130 85	
State and local taxes	614 25	
Commissions and brokerage	8,627 14	
Return premiums	3,096 15	
Gross liabilities	$320,341 66	
Deduct liabilities on special deposits	15,815 71	
		304,525 95
Surplus		$554,739 51

INCOME.

Cash received for fire premiums	$464,798 35	
Deduct re-insurance and return premiums	44,652 37	
Net cash received for fire premiums		$420,145 98
Interest received on bonds and mortgages		37,993 80
Gross cash income		$458,139 78

Expenditures.

Cash paid for fire losses	$211,242 93	
Deduct salvage and re-insurance	786 57	
Net cash paid for fire losses		$210,456 36
Cash paid for commissions and brokerage		85,514 05
for salaries of officers and employés		26,560 69
for state and local taxes		10,690 09
for incidentals		25,262 29
remitted to home office	$20,994 75	
Gross cash expenditures		$358,483 48

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$40,411,757 00	$369,659 01
Fire risks written during 1881	61,582,256 00	477,873 77
Total	$101,994,013 00	$847,532 78
Deduct risks expired and terminated	49,396,670 00	345,747 28
In force at end of year	$52,597,343 00	$501,785 50
Deduct amount re-insured	567,806 00	3,569 03
Net amount in force	$52,029,537 00	$498,216 47

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Sophus V. Dorrien, *Resident Manager.*

Office, 178 Broadway, New York.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$583,000 00	$663,991 25
Union Pacific Railroad bonds	20,000 00	22,950 00
Kansas Pacific Railroad bonds	20,000 00	21,500 00
Central Pacific Railroad bonds	20,000 00	22,600 00
Chicago and North-Western R.R. bonds	25,000 00	32,500 00
Chic., Milwaukee, and St. Paul R.R. bonds,	15,000 00	20,100 00
Chic., Burlington, and Quincy R.R. bonds,	20,000 00	25,300 00
N. Y., Lake Erie, and Western R.R. bonds,	25,000 00	32,437 50
St. Paul, Minneap., and Manitoba R.R. b'ds,	25,000 00	27,125 00
	$753,000 00	$868,503 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Northern Pacific Railroad bonds	$20,500 00	$15,000 00

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*),	$23,000 00	
Bonds as per schedule	868,503 75	
Loans on collateral security as per schedule,	15,000 00	
Cash deposited in bank	38,763 98	
Premiums in course of collection (net)	32,417 81	
Notes taken for marine and inland risks	117 61	
Gross assets		$977,803 15
Deduct special deposits in other states		192,518 75
Balance		$785,284 40

Liabilities.

Net amount of unpaid losses	$45,681 00	
Unearned premiums on outstanding risks	306,816 60	
Gross liabilities	$352,497 60	
Deduct liabilities on special deposits	34,632 62	
		317,864 98
Surplus		$467,419 42

Income.

Cash received for fire premiums	$678,105 72	
Deduct re-insurance and return premiums	83,652 77	
Net cash received for fire premiums		$594,452 95
Interest received on bonds and mortgages		1,150 00
Interest and dividends received from all other sources		35,641 37
Gross cash income		$631,244 32

Expenditures.

Cash paid for fire losses	$320,239 37
for commissions and brokerage	130,839 83
for salaries of officers and employés	24,670 20
for state and local taxes	12,673 85
for incidentals	27,777 20
Gross cash expenditures	$516,200 45

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* Value of lands mortgaged $30,000 00
Value of buildings thereon 50,000 00
Amount of insurance held as collateral . . . 20,000 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$46,462,364 00	$536,835 84
Fire risks written during 1881	62,600,742 00	674,884 78
Total	$109,063,106 00	$1,211,720 62
Deduct risks expired and terminated	57,713,925 00	612,308 11
In force at end of year	$51,349,181 00	$599,412 51
Deduct amount re-insured	385,772 00	2,963 88
Net amount in force	$50,963,409 00	$596,448 63

UNITED STATES BRANCH OF THE HAMBURG-MAGDEBURG FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Hermann B. Washington, *Manager.*

Office, 42 Pine Street, New York.

Summary of Assets Dec. 31, 1881.

United States bonds	$426,408 00	
Cash in the office of the company	788 00	
Cash deposited in various banks	75,744 05	
Interest due and accrued	104 39	
Premiums in course of collection (gross)	24,740 32	
Gross assets		$527,784 76

Liabilities.

Losses adjusted unpaid	$5,756 05	
Losses claimed and reported	8,489 50	
Unearned premiums on outstanding risks	162,361 32	
Commissions and brokerage	942 15	
Return premiums	106 85	
Gross liabilities		177,655 87
Surplus		$350,128 89

Income.

Cash received for fire premiums	$345,845 70	
Deduct re-insurance and return premiums	59,540 89	
Net cash received for fire premiums		$286,304 81
Interest and dividends received from all sources		17,641 34
Remittance from home office	$10,000 00	
Gross cash income		$303,946 15

Expenditures.

Cash paid for fire losses	$173,735 63	
Deduct salvage and re-insurance	4,313 56	
Net cash paid for fire losses		$169,422 07
Cash paid for commissions and brokerage		69,017 47
Cash paid for salaries and taxes		47,586 77
Gross cash expenditures		$286,026 31

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$21,023,200 00	$291,150 93
Fire risks written during 1881	27,427,837 00	348,100 54
Total	$48,451,037 00	$639,251 47
Deduct risks expired and terminated	25,186,177 00	324,772 37
In force at end of year	$23,264,860 00	$314,479 10
Deduct amount re-insured	140,194 00	1,734 90
Net amount in force	$23,124,666 00	$312,744 20

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

Richard D. Alliger, *Resident Manager.*

Office, No. 33 Pine Street, New York.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$634,300 00	$744,532 87
Virginia state bonds	71,600 00	30,072 00
West Virginia state bonds	28,667 00	4,945 06
Tennessee state bonds	26,000 00	19,370 00
	$760,567 00	$798,919 93

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$165,000 00	
Bonds as per schedule	798,919 93	
Cash in the office of the company	141 75	
Cash deposited in various banks	3,104 84	
Premiums in course of collection (gross)	60,481 13	
Rents due and accrued	3,350 00	
Gross assets		$1,030,997 65
Deduct special deposit in other states		284,382 00
Balance		$746,615 65

Liabilities.

Losses adjusted unpaid	$15,844 35	
claimed and reported	20,880 07	
disputed or resisted	3,851 14	
Unearned premiums on outstanding risks	290,838 22	
Commissions and brokerage	7,704 74	
Gross liabilities	$339,118 52	
Deduct liabilities on special deposits	30,478 67	
		$308,639 85
Surplus		$437,975 80

Income.

Cash received for fire premiums	$571,276 38	
Deduct re-insurance and return premiums	75,436 76	
Net cash received for fire premiums		$495,839 26
Interest and dividends received from all sources		27,629 38
Income from rents		19,461 50
Income from sale of real estate		616 00
Gross cash income		$543,546 50

Expenditures.

Cash paid for fire losses	$346,983 65	
Deduct salvage and re-insurance	2,378 33	
Net cash paid for fire losses		$344,605 32
Cash paid for commissions and brokerage		86,725 94
for salaries of officers and employés		37,701 96
for state and local taxes		19,473 61
for incidentals		6,262 72
Gross cash expenditures		$494,769 55

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$50,777,205 00	$532,287 93
Fire risks written during 1881	57,290,882 00	578,118 28
Total	$108,068,087 00	$1,110,406 21
Deduct risks expired and terminated	58,584,992 00	550,760 91
In force at end of year	$49,483,095 00	$559,645 30
Deduct amount re-insured	164,878 00	1,787 98
Net amount in force	$49,318,217 00	$557,857 32

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

HENRY ROBERTSON, *Resident Manager.*

Office, No. 40 Pine Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$939,290 00	
Premiums in course of collection (gross)	36,127 39	
Gross assets *		$975,417 39

LIABILITIES.

Net amount of unpaid losses	$89,257 25	
Unearned premiums on outstanding risks	597,406 42	
State and local taxes	7,500 00	
Commissions and brokerage	12,000 00	
Gross liabilities	$706,163 67	
Deduct liabilities on special deposits	46,800 00	
		659,363 67
Surplus		$316,053 72

INCOME.

Cash received for fire premiums	$1,161,493 18	
Deduct re-insurance and return premiums	189,984 79	
Net cash received for fire premiums		$971,508 39
Interest and dividends received from all sources		38,511 81
Gross cash income		$1,010,020 20

EXPENDITURES.

Cash paid for fire losses	$579,974 23
for commissions and brokerage	157,809 92
for salaries of officers and employés	127,709 54
for state and local taxes	23,588 96
Gross cash expenditures	$889,082 65

* In addition to this amount, the company reports $527,163 24 in other assets in this country, but not in the hands of trustees or on deposit with any state department where it is available for payment of losses to citizens of this state, and therefore not recognized as a credit under the laws of Massachusetts.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880 .	$95,038,040 00	$1,046,373 09
Fire risks written during 1881 . .	116,446,808 00	1,153,627 93
Total	$211,484,848 00	$2,200,001 02
Deduct risks expired and terminated .	108,218,679 00	1,049,446 91
In force at end of year . . .	$103,266,169 00	$1,150,554 11
Deduct amount re-insured . . .	3,775,336 00	42,899 35
Net amount in force . . .	$99,490,833 00	$1,107,654 76

UNITED STATES BRANCH OF THE LION FIRE INSURANCE COMPANY, LONDON, ENGLAND.

M. Bennett, Jun., *Manager.*

Office, No. 64 Pearl Street, Hartford, Conn.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds, 4s	$400,000 00	$470,000 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Chicago and Alton Railroad stock . . .	$6,650 00	$4,500 00
N. Y., New Haven, and Hartford R.R. stock .	2,380 00	800 00
Chicago and Alton Railroad stock . . .	6,650 00	4,500 00
Wells, Fargo, & Co.'s Express Company stock .	6,500 00	12,000 00
Adams Express Company stock. . . .	11,840 00	
Travelers' Insurance Company stock . . .	480 00	9,000 00
American Express Company stock . . .	460 00	
Ætna Insurance Company stock . . .	1,920 00	
Cleveland, Col., Cin., and Indianap. R.R. stock,	8,275 00	
Beloit and Madison Railroad bonds . . .	2,100 00	
United States Express stock	7,650 00	15,000 00
Hannibal and St. Joseph Railroad stock .	10,975 00	
Wabash, St. Louis, and Pacific R.R. stock .	1,850 00	
	$67,730 00	$45,800 00

Summary of Assets Dec. 31, 1881.

Bonds as per schedule	$470,000 00	
Loans on collateral security as per schedule,	45,800 00	
Cash in the office of the company . .	83 74	
Cash deposited in various banks . .	87,015 49	
Premiums in course of collection (net) .	54,920 19	
Gross assets		$657,819 42
Deduct special deposits in other states		235,000 00
Balance		$422,819 42

LIABILITIES.

Losses adjusted unpaid	$14,163 11	
Losses claimed and reported	20,000 00	
Unearned premiums on outstanding risks	168,121 31	
Gross liabilities	$202,284 42	
Deduct liabilities on special deposits	33,402 38	
		$168,882 04
Surplus		$253,937 38

INCOME.

Cash received for fire premiums	$467,911 54	
Deduct re-insurance and return premiums	92,126 21	
Net cash received for fire premiums		$375,785 33
Interest and dividends received from all sources		17,040 15
Remittance from home office	$94,764 39	
Gross cash income		$392,825 48

EXPENDITURES.

Cash paid for fire losses	$102,261 34
for commissions and brokerage	59,210 03
for salaries of officers and employés	13,434 53
for state and local taxes	6,698 12
for incidentals	42,120 63
Gross cash expenditures	$223,724 65

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$7,026,180 00	$57,462 95
Fire risks written during 1881	50,649,384 00	467,911 54
Total	$57,675,564 00	$525,374 49
Deduct risks expired and terminated	26,501,863 00	199,742 13
In force at end of year	$31,173,701 00	$325,632 36

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

JAMES E. PULSFORD, *Resident Manager.*

Office, No. 45 William Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,315,000 00	$1,552,687 50
New York state bonds	45,000 00	52,200 00
Richmond city bonds	5,000 00	6,400 00
Mississippi pay warrants	20,000 00	20,000 00
	$1,385,000 00	$1,631,287 50

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$953,000 00	
Loans on mortgage of real estate (first liens),	1,288,586 00	
Interest due or accrued thereon	26,950 28	
Bonds, etc., as per schedule	1,631,287 50	
Cash in the office of the company	651 38	
Cash deposited in bank	527,354 16	
Interest due and accrued	6,364 82	
Premiums in course of collection (gross)	313,421 79	
Rents due and accrued	17,047 69	
Re-insurance due	9 70	
Loans on life policies	11,238 20	
Miscellaneous	1,678 10	
Gross assets		$4,777,589 62
Deduct special deposits in other states		298,793 75
Balance		$4,478,795 87

Liabilities.

Losses adjusted unpaid	$5,423 06	
claimed and reported	459,013 66	
disputed or resisted	64,513 10	
Total amount of losses	$528,949 82	
Less re-insurance	67,855 62	
Net amount of unpaid losses	$461,094 20	
Unearned premiums on outstanding risks	1,988,017 96	
Reclaimable on perpetual fire policies	306,227 10	
Life and annuity reserve fund	124,665 03	
Commissions and brokerage	53,477 94	
Miscellaneous	15,000 00	
Gross liabilities	$2,948,482 23	
Deduct liabilities on special deposits	188,754 24	
		2,759,727 99
Surplus		$1,719,067 88

Income.

Cash received for fire premiums	$3,469,239 01	
Deduct re-insurance and return premiums	591,502 01	
Net cash received for fire premiums		$2,877,737 00
Interest received on bonds and mortgages		69,918 37
Interest and dividends received from all other sources		96,655 32
Income from rents		42,561 40
Deposits received for perpetual fire risks	$16,778 77	
Income from life department	13,147 90	
Gross cash income		$3,086,872 09

EXPENDITURES.

Cash paid for fire losses	$1,923,139 55	
Deduct salvage and re-insurance	172,701 46	
Net cash paid for fire losses		$1,750,438 09
Cash paid for commissions and brokerage		511,302 49
for salaries of officers and employés		157,206 10
for state and local taxes		53,670 11
for incidentals		147,646 93
Deposits returned on perpetual fire risks	$14,795 94	
Expended in life department	24,048 38	
Gross cash expenditures		$2,620,263 72

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$402,157,673 00	$3,607,660 63
Fire risks written during 1881	455,670,324 00	3,472,696 03
Total	$857,827,997 00	$7,080,356 66
Deduct risks expired and terminated	393,224,915 00	3,014,914 19
In force at end of year	$464,603,082 00	$4,065,442 47
Deduct amount re-insured	14,736,193 00	134,565 24
Net amount in force	$449,866,889 00	$3,930,877 23

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

B. LOCKWOOD, *Resident Manager.*

Office, No. 88 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$1,260,400 00	
Cash in the office of the company	141 75	
Cash deposited in various banks	109,285 35	
Premiums in course of collection (net)	36,452 08	
Gross assets		$1,406,279 18
Deduct special deposits in other states		269,075 00
Balance		$1,137,204 18

LIABILITIES.

Net amount of unpaid losses	$35,000 00	
Unearned premiums on outstanding risks	504,701 87	
Gross liabilities	$539,701 87	
Deduct liabilities on special deposits	60,026 53	
		479,675 34
Surplus		$657,528 84

INCOME.

Cash received for fire premiums	$891,734 09	
Deduct re-insurance and return premiums	135,188 00	
Net cash received for fire premiums		$756,546 09
Interest and dividends received from all sources		47,176 95
Income from home office	$40,000 00	
Gross cash income		$803,723 04

EXPENDITURES.

Cash paid for fire losses	$491,710 97	
Deduct salvage and re-insurance	18,493 09	
Net cash paid for fire losses		$473,217 88
Cash paid for commissions and brokerage		122,884 37
for salaries of officers and employés		31,446 44
for state and local taxes		22,771 68
for incidentals		63,414 99
remitted to home office	$14,511 72	
Gross cash expenditures		$713,735 36

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$83,543,881 00	$796,398 87
Fire risks written during 1881	91,946,778 00	756,975 83
Total	$175,490,659 00	$1,553,374 70
Deduct risks expired and terminated	75,305,505 00	580,269 52
In force at end of year	$100,185,154 00	$973,105 18

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIVERPOOL, ENG.

SCULL & BRADLEY, *Managers of New England Branch.*

Office, No. 53 Devonshire Street, Boston.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$986,355 00	
New York city bonds	16,050 00	
Cash in office and deposited in banks	39,729 46	
Interest due and accrued	117 89	
Premiums in course of collection (gross)	86,169 14	
Rents due and accrued	433 00	
Return premiums	822 58	
Duties advanced (since returned)	19,343 98	
Gross assets		$1,149,021 05
Deduct special deposits in other states		262,037 00
Balance		$886,984 05

Liabilities.

Losses adjusted unpaid	$4,189 02	
claimed and reported	103,359 56	
disputed or resisted	6,630 00	
Total amount of losses	$114,178 58	
Less re-insurance	14,829 00	
Net amount of unpaid losses	$99,349 58	
Unearned premiums on outstanding risks	482,127 36	
Due and accrued for rent, salaries, etc.	1,879 78	
State and local taxes	3,241 23	
Commissions and brokerage	13,102 08	
Return premiums	390 07	
Miscellaneous	1,367 10	
Gross liabilities	$601,457 20	
Deduct liabilities on special deposits	55,540 80	
		$545,916 40
Surplus		$341,067 65

Income.

Cash received for fire premiums	$995,966 80	
Deduct re-insurance and return premiums	142,382 71	
Net cash received for fire premiums		$853,584 09
Interest and dividends received from all sources		34,879 65
Income from rents		2,360 00
Gross cash income		$890,823 74

Expenditures.

Cash paid for fire losses	$619,916 49	
Deduct salvage and re-insurance	13,420 92	
Net cash paid for fire losses		$606,495 57
Cash paid for commissions and brokerage		155,709 20
for salaries of officers and employés		52,148 83
for state and local taxes		18,878 83
for incidentals		63,715 53
Gross cash expenditures		$896,947 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$82,399,507 00	$778,539 31
Fire risks written during 1881	120,950,181 00	1,011,240 83
Total	$203,349,688 00	$1,789,780 14
Deduct risks expired and terminated	106,364,356 00	856,713 86
In force at end of year	$96,985,332 00	$933,066 28
Deduct amount re-insured	2,840,905 00	28,506 36
Net amount in force	$94,144,427 00	$904,559 92

UNITED STATES BRANCH OF THE MÉTROPOLE INSURANCE COMPANY, PARIS, FRANCE.

JOHN C. PAIGE, *Resident Manager.*

Office, No. 20 Kilby Street, Boston, Mass.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$469,508 00	
Cash in the office of the company	300 67	
Cash deposited in National Webster Bank,	3,689 25	
Interest due and accrued	2,850 00	
Premiums in course of collection (gross)	65,448 39	
Re-insurance due	4,367 57	
Gross assets		$546,163 88

LIABILITIES.

Losses adjusted unpaid	$9,685 66	
Losses claimed and reported	25,325 94	
Total amount of losses	$35,011 60	
Less re-insurance	4,453 32	
Net amount of unpaid losses	$30,558 28	
Unearned premiums on outstanding risks	209,284 02	
Due and accrued for rent, salaries, etc.	2,900 62	
Commissions and brokerage	8,474 38	
Gross liabilities		251,217 30
Surplus		$294,946 58

INCOME.

Cash received for fire premiums	$493,074 03	
Deduct re-insurance and return premiums	134,302 02	
Net cash received for fire premiums		$358,772 01
Interest and dividends received from all sources		8,131 24
Received from home office	$56,057 36	
Gross cash income		$366,903 25

EXPENDITURES.

Cash paid for fire losses	$262,589 27	
Deduct salvage and re-insurance	25,527 56	
Net cash paid for fire losses		$237,061 71
Cash paid for commissions and brokerage		77,090 96
for salaries of officers and employés		25,030 41
for state and local taxes		11,713 45
Gross cash expenditures		$350,896 53

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$20,813,750 00	$287,005 47
Fire risks written during 1881	42,111,147 00	506,580 91
Total	$62,924,897 00	$793,586 38
Deduct risks expired and terminated	27,490,975 00	345,894 41
In force at end of year	$35,433,922 00	$447,691 97
Deduct amount re-insured	5,821,387 00	58,762 95
Net amount in force	$29,612,535 00	$388,929 02

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, GREAT BRITAIN.

Charles E. White and Samuel P. Blagden, *Managers.*

Office, No. 54 William Street, New York.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds	$1,343,000 00	$1,564,672 50
New York county bonds	31,000 00	40,198 75
New York city bonds	18,000 00	23,392 50
South Carolina state bonds	12,500 00	12,750 00
Tennessee state bonds	26,000 00	19,370 00
Alabama state bonds	10,000 00	8,150 00
Virginia state bonds	64,966 67	36,139 67
	$1,505,466 67	$1,704,673 42

Summary of Assets Dec. 31, 1881.

Bonds as per schedule	$1,704,673 42	
Cash in the office of the company	111 00	
Cash deposited with Drexel, Morgan, & Co.	140,336 53	
Premiums in course of collection (net)	185,360 02	
Notes taken for fire risks	1,625 61	
Re-insurance and salvage	12,557 67	
Gross assets		$2,044,664 25
Deduct special deposits in other states		300,055 00
Balance		$1,744,609 25

LIABILITIES.

Losses adjusted unpaid	$27,667 30	
claimed and reported	53,998 61	
disputed or resisted	17,147 64	
Unearned premiums on outstanding risks	878,125 46	
Gross liabilities	$976,939 01	
Deduct liabilities on special deposits	86,655 00	
		$890,284 01
Surplus		$854,325 24

INCOME.

Cash received for fire premiums	$1,489,773 80	
Deduct re-insurance and return premiums,	205,384 11	
Net cash received for fire premiums		$1,284,389 69
Interest and dividends received from all sources		73,842 30
Gross cash income		$1,358,231 99

EXPENDITURES.

Cash paid for fire losses	$801,006 42
for commissions and brokerage	175,966 78
for salaries of officers and employés	91,606 66
for state and local taxes	31,280 63
for incidentals	90,843 91
Gross cash expenditures	$1,190,704 40

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$164,967,385 00	$1,519,509 75
Fire risks written during 1881	232,078,619 00	1,534,062 81
Total	$397,046,004 00	$3,053,572 56
Deduct risks expired and terminated	199,924,214 00	1,345,604 14
In force at end of year	$197,121,790 00	$1,707,968 42

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY, LONDON, ENGLAND.

RICHARD D. ALLIGER, *Resident Manager.*

Office, 33 Pine Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$813,781 63
Cash in the office of the company	141 75

Cash deposited in various banks	$3,104 84	
Premiums in course of collection (gross)	60,481 13	
Gross assets		$877,509 35
Deduct special deposits in other states		275,637 50
Balance		$601,871 85

LIABILITIES.

Losses adjusted unpaid	$15,844 35	
claimed and reported	20,880 07	
disputed or resisted	3,851 14	
Unearned premiums on outstanding risks	290,838 22	
Commissions and brokerage	7,704 74	
Gross liabilities	$339,118 52	
Deduct liabilities on special deposits	30,478 67	
		308,639 85
Surplus		$293,232 00

INCOME.

Cash received for fire premiums	$571,276 38	
Deduct re-insurance and return premiums	75,436 76	
Net cash received for fire premiums		$495,839 62
Interest and dividends received from all sources		32,817 76
Gross cash income		$528,657 38

EXPENDITURES.

Cash paid for fire losses	$344,747 05	
Deduct salvage and re-insurance	2,378 33	
Net cash paid for fire losses		$342,368 72
Cash paid for commissions and brokerage		86,725 94
for salaries of officers and employés		37,701 96
for state and local taxes		15,805 61
for incidentals		2,193 03
Gross cash expenditures		$484,795 26

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$50,777,205 00	$532,287 93
Fire risks written during 1881	57,290,882 00	578,118 28
Total	$108,068,087 00	$1,110,406 21
Deduct risks expired and terminated	58,584,992 00	550,760 91
In force at end of year	$49,483,095 00	$559,645 30
Deduct amount re-insured	164,878 00	1,787 98
Net amount in force	$49,318,217 00	$557,857 32

UNITED STATES BRANCH OF THE NORTH GERMAN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

J. Claussen, *Resident Manager.*

Office, No. 202 Broadway, New York.

Summary of Assets Dec. 31, 1881.

United States bonds	$374,923 74	
Cash in the office of the company	3,569 99	
Cash deposited in various banks	30,308 53	
Premiums in course of collection (net)	25,673 69	
Gross assets		$434,475 95
Deduct special deposit in Virginia		22,351 87
Balance		$412,124 08

Liabilities.

Losses adjusted unpaid	$6,411 00	
Losses claimed and reported	16,425 00	
Unearned premiums on outstanding risks	137,585 95	
Gross liabilities	$160,421 95	
Deduct liability on special deposit	2,816 40	
		157,605 55
Surplus		$254,518 53

Income.

Cash received for fire premiums	$308,673 97	
Deduct re-insurance and return premiums,	57,930 42	
Net cash received for fire premiums		$250,743 55
Interest received on bonds		14,677 48
Gross cash income		$265,421 03

Expenditures.

Cash paid for fire losses	$187,024 74	
Deduct salvage and re-insurance	13,937 69	
Net cash paid for fire losses		$173,087 05
Cash paid for commissions and brokerage		47,382 71
for salaries of officers and employés		20,424 13
for state and local taxes		9,678 66
for incidentals		21,950 84
Gross cash expenditures		$272,523 39

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$22,313,173 00	$265,018 62
Fire risks written during 1881	29,246,949 00	312,594 20
Total	$51,560,122 00	$577,612 82
Deduct risks expired and terminated	27,120,866 00	290,595 42
In force at end of year	$24,439,256 00	$287,017 40
Deduct amount re-insured	1,661,044 00	19,021 99
Net amount in force	$22,778,212 00	$267,995 41

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY, NORWICH, ENGLAND.

J. MONTGOMERY HARE, *Resident Manager.*

Office, No. 61 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$641,737 50	
Cash in office of the company	209 59	
Cash deposited in various banks	55,304 73	
Premiums in course of collection (net)	14,882 40	
Gross assets		$712,134 22
Deduct special deposits in other states		244,920 00
Balance		$467,214 22

LIABILITIES.

Losses adjusted unpaid	$8,171 26	
claimed and reported	29,516 99	
disputed or resisted	8,333 33	
Unearned premiums on outstanding risks	223,545 60	
Due and accrued for rent, salaries, etc.	661 00	
Gross liabilities	$270,228 18	
Deduct liabilities on special deposits	21,164 18	
		249,064 00
Surplus		$218,150 22

INCOME.

Cash received for fire premiums	$502,605 04	
Deduct re-insurance and return premiums	76,658 11	
Net cash received for fire premiums		$425,946 93
Interest and dividends received from all sources		21,600 00
Gross cash income		$447,546 93

EXPENDITURES.

Cash paid for fire losses	$257,285 87	
Deduct salvage and re-insurance	36,010 46	
Net cash paid for fire losses		$221,275 41
Cash paid for commissions and brokerage		64,380 32
for salaries of officers and employés		37,049 95
for state and local taxes		7,914 12
for incidentals		31,751 78
Gross cash expenditures		$362,371 58

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$32,946,282 00	$308,307 80
Fire risks written during 1881	69,454,993 00	491,277 51
Total	$102,401,275 00	$799,585 31
Deduct risks expired and terminated	47,517,705 00	360,568 54
In force at end of year	$54,883,570 00	$439,016 77
Deduct amount re-insured	3,131,389 00	17,974 46
Net amount in force	$51,752,181 00	$421,042 31

UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY, LONDON, ENGLAND.

ALEXANDER D. IRVING, *Attorney.*

Office, No. 52 William Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$687,987 50	
Cash deposited in various banks	47,504 34	
Interest due and accrued	5,855 00	
Premiums in course of collection (net)	40,018 41	
Cash in hands of trustees	1,252 00	
Gross assets		$782,617 25
Deduct special deposits in other states		170,737 50
Balance		$611,879 75

LIABILITIES.

Losses adjusted unpaid	$14,133 24	
claimed and reported	98,843 97	
disputed or resisted	677 00	
Total amount of losses	$113,654 21	
Less re-insurance	27,000 00	
Net amount of unpaid losses	$86,654 21	

Unearned premiums on outstanding risks .	$422,049 22	
Gross liabilities	$508,703 43	
Deduct liabilities on special deposits . .	28,698 92	
		$480,004 51
Surplus		$131,875 24

INCOME.

Cash received for fire premiums . .	$837,418 80	
Deduct re-insurance and return premiums .	129,346 38	
Net cash received for fire premiums . .		$708,072 42
Interest and dividends received from all sources . .		22,180 00
Gross cash income		$730,252 42

EXPENDITURES.

Cash paid for fire losses	$143,302 84	
Deduct salvage and re-insurance . .	29,539 93	
Net cash paid for fire losses . . .		$413,762 91
Cash paid for commissions and brokerage		104,084 97
for salaries of officers and employés . . .		28,401 04
for state and local taxes		18,652 57
for incidentals		67,708 50
Gross cash expenditures		$632,609 99

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880 . .	$47,629,274 00	$447,350 57
Fire risks written during 1881 . . .	104,513,951 00	833,082 57
Total	$152,143,225 00	$1,280,433 14
Deduct risks expired and terminated . .	61,637,296 00	481,951 93
In force at end of year	$90,505,929 00	$798,481 21
Deduct amount re-insured	7,261,451 00	45,232 54
Net amount in force	$83,244,478 00	$753,248 67

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

JAMES A. MACDONALD, *Manager.*

Office, No. 37 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

Cash value of unencumbered real estate .	$351,394 36
United States bonds	1,118,040 00
Mississippi state bonds	20,000 00

400 shs. Farmers' Loan and Trust Co , N.Y.	$35,000 00	
Cash in the office of the company	5,547 07	
Cash deposited in various banks	62,894 94	
Interest due and accrued	557 77	
Premiums in course of collection (gross)	76,754 19	
Rents due and accrued	4,266 68	
Re-insurance due	481 00	
Gross assets		$1,674,936 01
Deduct special deposits in other states		301,762 50
Balance		$1,373,173 51

LIABILITIES.

Losses claimed and reported	$158,490 41	
Losses disputed or resisted	11,754 26	
Unearned premiums on outstanding risks	742,481 61	
Commissions and brokerage	3,942 46	
Gross liabilities	$916,668 74	
Deduct liabilities on special deposits	67,549 56	
		849,119 18
Surplus		$524,054 33

INCOME.

Cash received for fire premiums	$1,442,595 95	
Deduct re-insurance and return premiums	190,096 90	
Net cash received for fire premiums		$1,252,499 05
Interest and dividends received from all sources		48,935 83
Income from rents		29,110 47
Gross cash income		$1,330,545 35

EXPENDITURES.

Cash paid for fire losses	$803,228 77	
Deduct salvage and re-insurance	11,576 63	
Net cash paid for fire losses		$791,652 14
Cash paid for commissions and brokerage		220,053 17
for salaries of officers and employés		80,198 33
for state and local taxes		28,413 15
for incidentals		81,166 56
Gross cash expenditures		$1,201,483 35

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$113,108,825 00	$1,149,041 22
Fire risks written during 1881	157,580,078 00	1,437,289 08
Total	$270,688,903 00	$2,586,330 30
Deduct risks expired and terminated	130,064,069 00	1,135,488 75
In force at end of year	$140,624,834 00	$1,450,841 55
Deduct amount re-insured	2,855,048 00	28,024 32
Net amount in force	$137,769,786 00	$1,422,817 23

UNITED STATES BRANCH OF THE COMPAGNIE DE RÉASSURANCES GÉNÉRALES, PARIS, FRANCE.

JOHN C. PAIGE, *Manager.*

Office, No. 20 Kilby Street, Boston, Mass.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$353,250 50	
Deposited with trustees	26,782 00	
Cash in the office of the company	362 48	
Cash deposited in Atlas National Bank	8,238 50	
Interest due and accrued	3,167 50	
Premiums in course of collection (gross)	35,896 96	
Gross assets		$427,697 94

LIABILITIES.

Losses adjusted unpaid	$20,952 28	
Losses claimed and reported	19,981 05	
Total amount of losses	$40,933 33	
Less re-insurance	1,011 06	
Net amount of unpaid losses	$39,922 27	
Unearned premiums on outstanding risks	174,015 01	
Due and accrued for rent, salaries, etc.	1,622 25	
Commissions and brokerage	4,677 75	
Gross liabilities		220,237 28
Surplus		$207,460 66

INCOME.

Cash received for fire premiums	$512,164 88	
Deduct re-insurance and return premiums	113,168 93	
Net cash received for fire premiums		$398,995 95
Interest and dividends received from all sources		9,660 00
Gross cash income		$408,655 95

EXPENDITURES.

Cash paid for fire losses	$289,392 39	
Deduct salvage and re-insurance	24,727 04	
Net cash paid for fire losses		$264,655 35
Cash paid for commissions and brokerage		94,087 55
for salaries of officers and employés		31,362 52
for state and local taxes		11,375 01
Gross cash expenditures		$401,490 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$16,043,488 00	$180,322 18
Fire risks written during 1881	45,043,350 00	517,269 60
Total	$61,086,838 00	$697,591 78
Deduct risks expired and terminated	27,957,698 00	311,422 11
In force at end of year	$33,129,140 00	$386,169 67
Deduct amount re-insured	4,161,198 00	46,774 79
Net amount in force	$28,967,942 00	$339,394 88

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

Scull and Bradley, *Managers of New England Branch.*

Office, No. 53 Devonshire Street, Boston.

Summary of Assets Dec. 31, 1881.

Cash value of unencumbered real estate	$87,940 89	
United States bonds	2,445,747 50	
Cash in the office of the company	284 05	
Cash deposited in bank	200,134 17	
Interest due and accrued	51,600 00	
Premiums in course of collection (gross)	177,483 30	
Re-insurance due, etc.	3,122 20	
Prem's more than 3 mos. due, $13,761 14		
Gross assets		$2,966,312 11
Deduct special deposits in other states		302,300 00
Balance		$2,664,012 11

Liabilities.

Losses adjusted unpaid	$87,026 54
claimed and reported	72,321 65
disputed or resisted	8,883 33
Total amount of losses	$168,231 52
Less re-insurance	210 00
Net amount of unpaid losses	$168,021 52
Unearned premiums on outstanding risks	1,374,918 60
Reclaimable on perpetual fire policies	35,366 36
Life and annuity reserve fund	132,100 00
Due and accrued for rent, salaries, etc.	816 80
State and local taxes	9,677 72
Commissions and brokerage	30,963 65

Return premiums	$837 49	
Re-insurance, etc.	30,530 51	
Gross liabilities	$1,783,232 65	
Deduct liabilities on special deposits	184,581 03	
		$1,598,651 62
Surplus		$1,065,360 49

INCOME.

Cash received for fire premiums	$2,240,833 58	
Deduct re-insurance and return premiums	355,106 51	
Net cash received for fire premiums		$1,885,727 07
Interest and dividends received from all sources		112,567 24
Income from rents		969 91
Deposits received for perpetual fire risks	$7,980 24	
Gross cash income		$1,999,264 22

EXPENDITURES.

Cash paid for fire losses	$1,401,994 85	
Deduct salvage and re-insurance	162,076 10	
Net cash paid for fire losses		$1,239,918 75
Cash paid for commissions and brokerage		369,172 69
for salaries of officers and employés		110,862 77
for state and local taxes		42,018 25
for incidentals		84,531 83
Deposits returned on perpetual fire risks	$1,105 20	
Gross cash expenditures		$1,846,504 29

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$257,811,602 00	$2,478,729 82
Fire risks written during 1881	285,772,423 00	2,240,109 52
Total	$543,584,025 00	$4,718,839 34
Deduct risks expired and terminated,	244,360,156 00	1,888,148 03
In force at end of year	$299,223,869 00	$2,830,691 31
Deduct amount re-insured	17,247,241 00	124,145 46
Net amount in force	$281,976,628 00	$2,706,545 85

UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY, EDINBURGH, GREAT BRITAIN.

M. Bennett, Jun , *Manager.*

Office, No. 64 Pearl Street, Hartford, Conn.

Summary of Assets Dec. 31, 1881.

Loans on mortgage of real estate (first liens*),	$253,500 00	
United States bonds	464,125 00	
Cash in the office of the company	83 74	
Cash deposited in Nat'l Exchange Bank	55,661 04	
Premiums in course of collection (net)	46,968 70	
Gross assets		$820,338 48
Deduct special deposits in other states		229,125 00
Balance		$591,213 48

Liabilities.

Losses adjusted unpaid	$9,933 75	
Losses claimed and reported	27,092 00	
Unearned premiums on outstanding risks	151,687 82	
Gross liabilities	$188,713 57	
Deduct liabilities on special deposits	37,541 81	
		151,171 76
Surplus		$440,041 72

Income.

Cash received for fire premiums	$425,850 96	
Deduct re-insurance and return premiums	98,653 38	
Net cash received for fire premiums		$327,197 58
Interest received on bonds and mortgages		6,722 03
Interest and dividends received from all other sources		16,186 09
Received from home office	$150,236 84	
Gross cash income		$350,105 70

Expenditures.

Cash paid for fire losses	$93,377 95
for commissions and brokerage	46,476 68
for salaries of officers and employés	13,434 55
for state and local taxes	5,660 54
for incidentals	30,241 22
Gross cash expenditures	$189,190 94

* Value of lands mortgaged $265,000 00
Value of buildings thereon 291,000 00
Amount of insurance held as collateral . . . 223,000 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$7,165,972 00	$60,155 53
Fire risks written during 1881	43,183,864 00	425,850 96
Total	$50,349,836 00	$486,006 49
Deduct risks expired and terminated	24,209,355 00	199,098 59
In force at end of year	$26,140,481 00	$286,907 90

UNITED STATES BRANCH OF THE STANDARD FIRE OFFICE (LIMITED), LONDON, ENGLAND.

JOHN W. SIMONSON, *Resident Manager.*

Office, No. 151 Broadway, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$282,456 25	
Cash in the office of the company	548 35	
Cash deposited with trustees and in bank	124,618 51	
Premiums in course of collection (gross)	77,781 37	
Re-insurance due, etc.	924 24	
Gross assets		$486,328 72

LIABILITIES.

Losses adjusted unpaid	$27,022 90	
Losses claimed and reported	11,000 00	
Total amount of losses	38,022 90	
Less re-insurance	157 21	
Net amount of unpaid losses	$37,865 69	
Unearned premiums on outstanding risks	140,625 77	
Due and accrued for rent, salaries, etc.	750 00	
State and local taxes	3,275 11	
Commissions and brokerage	15,556 28	
Gross liabilities		198,072 85
Surplus		$288,255 87

INCOME.

Cash received for fire premiums	$140,559 85	
Deduct re-insurance and return premiums,	6,958 38	
Net cash received for fire premiums		$133,601 47
Interest and dividends received from all sources		1,539 04
Gross cash income		$135,140 51

EXPENDITURES.

Cash paid for fire losses	$13,124 31	
Deduct salvage and re-insurance	122 07	
Net cash paid for fire losses		$13,002 24
Cash paid for commissions and brokerage		10,938 84
for salaries of officers and employés		4,853 22
for state and local taxes		34 58
for incidentals		5,308 83
Gross cash expenditures		$34,137 71

RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1881	$34,895,013 00	$218,341 22
Deduct risks expired and terminated	6,103,377 00	11,352 47
In force at end of year	$28,791,636 00	$206,988 75
Deduct amount re-insured	20,250 00	137 30
Net amount in force	$28,771,386 00	$206,851 45

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

E. HARBERS, *Resident Manager.*

Office, New York.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$441,912 50	
Cash deposited in various banks	22,023 28	
Premiums in course of collection	18,095 61	
Gross assets		$482,031 39
Deduct special deposit in Ohio		118,500 00
Balance		$363,531 39

LIABILITIES.

Losses adjusted unpaid	$7,717 62	
claimed and reported	17,173 52	
disputed or resisted	1,500 00	
Unearned premiums on outstanding risks	125,528 39	
Gross liabilities	$151,919 53	
Deduct liability on special deposit	7,668 47	
		144,251 06
Surplus		$219,280 33

INCOME.

Cash received for fire premiums	$273,210 47	
Deduct re-insurance and return premiums	30,238 68	
Net cash received for fire premiums		$242,971 79
Interest and dividends received from all sources		15,220 15
Gross cash income		$258,191 94

EXPENDITURES.

Cash paid for fire losses	$154,009 81	
Deduct salvage and re-insurance	1,857 51	
Net cash paid for fire losses		$152,152 30
Cash paid for commissions and brokerage		45,683 66
for salaries of officers and employés		15,948 46
for state and local taxes		5,077 50
for incidentals		18,307 27
Gross cash expenditures		$237,169 19

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$21,329,904 00	$260,584 30
Fire risks written during 1881	25,645,964 00	272,015 01
Total	$46,975,868 00	$532,599 31
Deduct risks expired and terminated	25,656,988 00	283,586 57
In force at end of year	$21,318,880 00	$249,012 74
Deduct amount re-insured	157,082 00	1,322 96
Net amount in force	$21,161,798 00	$247,689 78

UNITED STATES BRANCH OF THE UNION MARINE INSURANCE COMPANY (LIMITED), LIVERPOOL, ENGLAND.

ENDICOTT AND MACOMBER, *Attorneys.*

Office, 56 State Street.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$355,875 00	
Cash deposited in bank	5,868 32	
Interest due and accrued	1,000 00	
Premiums in course of collection (gross)	24,046 52	
Notes taken for marine and inland risks	1,820 00	
Gross assets		$388,609 84

LIABILITIES.

Losses adjusted unpaid	$13,826 01
Losses claimed and reported	4,951 95
Unearned premiums on outstanding risks	29,737 97

Unused balances of premium notes	$298 14	
Due and accrued for rent, salaries, etc.	3,226 72	
State and local taxes	322 50	
Commissions and brokerage	3,330 18	
Return premiums	64 20	
Miscellaneous	927 48	
Gross liabilities		$56,685 15
Surplus		$331,924 69

INCOME.

Cash rec'd for marine and inl'd premiums,	$280,998 01	
Deduct re-insurance and return premiums	44,834 65	
Net cash rec'd for marine and inl'd prem's,		$236,163 36
Interest and dividends received from all sources		11,000 00
Gross cash income		$247,163 36

EXPENDITURES.

Cash paid for marine and inland losses	$100,612 80	
Deduct salvage and re-insurance	13,390 87	
Net cash paid for marine and inland losses,		$87,221 93
Cash paid for commissions and brokerage		12,606 76
for salaries of officers and employés		9,887 11
for state and local taxes		2,398 82
for incidentals		1,992 88
Gross cash expenditures		$114,107 50

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1880	$2,085,763 00	$19,551 78
Marine risks written during 1881	29,436,375 00	284,193 05
Total	$31,522,138 00	$303,744 83
Deduct risks expired and terminated	28,888,487 00	268,638 64
In force at end of year	$2,633,651 00	$35,106 19
Deduct amount re-insured	309,836 00	6,201 39
Net amount in force	$2,323,815 00	$28,904 80

UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

GEORGE O. CARPENTER, *New England Agent.*

Office, No. 13 Central Street, Boston, Mass.

SUMMARY OF ASSETS DEC. 31, 1881.

United States bonds	$553,048 00	
Georgia state bonds	26,625 00	

Mississippi state deposits	$15,000 00	
Dominion Savings and Investment Co.	24,000 00	
Imperial Loan and Investment Company	44,800 00	
Canadian Bank of Commerce	70,000 00	
Cash deposited in various banks	61,013 33	
Premiums in course of collection (gross)	91,029 73	
Notes taken for marine and inland risks	5,165 43	
Gross assets		$890,681 49
Deduct special deposits in other states		339,925 00
Balance		$550,756 49

LIABILITIES.

Losses claimed and reported	$85,864 62	
Losses disputed or resisted	3,600 00	
Total amount of losses	$89,464 62	
Less re-insurance	6,435 41	
Net amount of unpaid losses	$83,029 21	
Unearned premiums on outstanding risks	366,033 43	
Commissions and brokerage	18,205 95	
Gross liabilities	$467,268 59	
Deduct liabilities on special deposits	87,374 03	
		379,894 56
Surplus		$170,861 93

INCOME.

Cash received for fire premiums	$886,526 34	
Deduct re-insurance and return premiums	152,642 74	
Net cash received for fire premiums		$733,883 60
Cash rec'd for marine and inl'd premiums	$71,452 11	
Deduct re-insurance and return premiums	7,162 81	
Net cash rec'd for marine and inl'd prem's,		64,289 30
Interest and dividends received from all sources		31,257 32
Gross cash income		$829,430 22

EXPENDITURES.

Cash paid for fire losses	$605,387 95	
Deduct salvage and re-insurance	29,344 90	
Net cash paid for fire losses		$576,043 05
Cash paid for marine and inland losses	$22,523 17	
Deduct salvage and re-insurance	43 08	
Net cash paid for marine and inland losses,		22,480 09
Cash paid for commissions and brokerage		176,292 87
for state and local taxes		16,133 93
for salaries and incidentals		53,568 50
Gross cash expenditures		$844,518 44

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1880	$52,269,324 00	$700,270 19
Fire risks written during 1881	65,261,209 00	887,312 45
Total	$117,530,533 00	$1,587,582 64
Deduct risks expired and terminated	64,344,343 00	828,667 95
In force at end of year	$53,186,190 00	$758,914 69
Deduct amount re-insured	2,463,470 00	45,847 83
Net amount in force	$50,722,720 00	$713,066 86
Marine risks written during 1881	$16,198,240 00	$75,313 52
Deduct risks expired and terminated	16,123,372 00	70,511 89
In force at end of year	$74,868 00	$4,801 63
Deduct amount re-insured	3,743 00	241 40
Net amount in force	$71,125 00	$4,560 23

AGGREGATE.

Gross present assets *	$25,463,284 00
Gross present liabilities †	$13,820,068 00
INCOME.	
Net cash received for fire premiums	$19,146,125 00
Net cash received for marine premiums	327,360 00
Interest received from all sources	964,439 00
Income from all other sources	97,369 00
Total income	$20,535,293 00
EXPENDITURES.	
Net cash paid for fire losses	$11,665,625 00
Net cash paid for marine losses	121,295 00
Cash paid for commissions and brokerage	3,525,956 00
for salaries of officers and employés	1,136,310 00
for state and local taxes	454,347 00
for all other items	1,063,751 00
Total expenditures	$17,967,284 00
RISKS AND PREMIUMS.	
Fire risks written during the year	$2,652,196,800 00
Premiums thereon	23,085,865 00
Marine risks written during the year	50,925,278 00
Premiums thereon	395,407 00
Fire risks terminated	2,166,402,478 00
Marine risks terminated	50,209,472 00
Fire risks outstanding at end of year	2,301,860,556 00
Marine risks outstanding at end of year	2,784,090 00

* Immediately available for the payment of losses in this state.

† Not including liabilities in states wherein special deposits have been made.

FOREIGN FIRE AND MARINE INSURANCE COMPANIES.

ABSTRACT OF HOME STATEMENTS FOR THE YEAR ENDING DEC. 31, 1880.

COMPANY.	Location.	Authorized Capital.	Paid-up Capital.	Assets.	Liabilities.	Surplus.	Income.	Expenditures.
British America	Toronto	$500,000	$500,000	$1,329,732	$673,284	$656,448	$1,050,564	$1,069,456
British and Foreign Marine	Liverpool	4,800,000	960,000	–	–	–	–	–
Commercial Union	London	12,500,000	1,250,000	10,280,458	5,275,497	5,004,961	4,937,362	4,426,063
Confiance	Paris	2,000,000	800,000	6,741,512	5,608,693	1,132,819	1,352,018	1,295,264
Fire Insurance Association	London	5,000,000	1,000,000	1,349,944	60,513	1,289,431	389,162	78,547
Guardian Assurance	London	10,000,000	5,000,000	15,086,018	8,022,882	7,063,136	2,513,448	2,662,263
Hamburg-Bremen	Hamburg	1,500,000	300,000	1,324,017	676,712	647,305	522,561	469,366
Hamburg-Magdeburg	Hamburg	625,000	625,000	897,734	266,854	630,880	474,197	481,362
Imperial	London	8,000,000	3,500,000	8,664,200	1,835,217	6,828,983	3,233,335	3,016,009
Lancashire	Manchester,	15,000,000	1,350,000	6,787,983	4,535,199	2,252,784	3,406,798	2,908,106
Lion Fire	London	5,000,000	998,500	1,344,353	240,556	1,103,797	415.956	336,405
Liverpool and London and Globe	Liverpool	10,000,000	1,228,200	33,320,106	25,800,325	7,519,781	6,005,116	4,944,035
London Assurance	London	£448,275	£448,275	£3,204,202	£1,982,173	£1,222,029	£610,466	£587,935
London and Lancashire,	London	$10,000,000	$920,000	$2,700,568	$1,215,374	$1,485,194	$2,429,068	$2,174,042

Métropole . . .	Paris . .	fr. 20,000,000	fr. 5,000,000	fr. 6,698,865	fr. 1,874,489	fr. 4,824,376	fr. 3,736,067	fr. 3,656,381
North British and Mercantile . . .	London .	$10,000,000	$2,250,000	$9,947,179	$2,642,954	$7,304,225	$7,355,996	$6,441,980
Northern Assurance .	London .	15,000,000	1,500,000	13,717,223	9,390,731	4,326,492	3,673,983	3,037,465
North German . .	Hamburg .	mk. 7,500,000	mk. 1,500,000	mk. 2,971,338	mk. 867,178	mk. 2,104,160	mk. 1,361,242	mk. 1,180,439
Norwich Union . .	Norwich .	$5,500,000	$660,000	$3,522,346	$1,203,510	$2,318,836	$2,015,118	$1,901,914
Phœnix Assurance .	London .	£71,919	£71,919	£1,072,901	£343,195	£729,706	£601,333	£565,431
Queen	Liverpool .	$9,700,000	$873,170	$5,149,817	$3,386,316	$1,763,501	$2,836,125	$2,750,892
Réassurances Générales .	Paris . .	fr. 35,000,000	fr. 8,750,000	fr. 11,231,611	fr. 2,905,519	fr. 8,326,092	fr. 10,782,853	fr. 9,815,017
Royal	Liverpool .	$10,000,000	$1,447,725	$25,391,745	$15,953,995	$9,437,750	$4,989,216	$3,982,250
Scottish Union and National. . . .	Edinburgh .	6,000,000	1,412,855	13,292,691	11,385,730	1,906,961	2,690,511	2,175,927
Standard Fire Office .	London .	£1,000,000	£113,000	£184,031	£67,724	£116,307	£109,137	£66,401
Transatlantic . .	Hamburg .	$1,500,000	$300,000	$948,512	$492,309	$456,203	$370,223	$346,767
Union Marine . .	Liverpool .	£812,800	£142,240	£331,151	£156,809	£174,342	£172,657	£145,754
Western Assurance * .	Toronto .	$800,000	$400,000	$1,389,179	$752,091	$637,088	$1,330,570	$1,384,306

* For the year ending Dec. 31, 1881.

INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES

(EXCEPTING LIFE AND ACCIDENT COMPANIES)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE AND TAX PAID BY EACH, FOR THE YEAR ENDING OCT. 31, 1881, AS RETURNED TO THE TAX COMMISSIONER, AND BY HIM COMPILED.

EVERY AGENT of any insurance company not incorporated in this Commonwealth is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The Certificate specifies the name of the Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this state *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE COMPANY	Hartford, Conn.			
Adams, Coleman S.	Framingham	$158,630 00	$1,358 94	$27 18
Alden, Jared F.	Middleborough	71,400 00	792 96	15 86
Bird, Herman	Cambridge	92,850 00	1,212 69	24 25
Bradway, M., & Son	Monson	55,775 00	689 32	13 78
Brown, Samuel W.	Concord	32,800 00	315 13	6 30
Carter, B F., & Co.	Newburyport	284,878 00	2,407 73	48 15
Chaffee, J. C.	Lee	62,283 00	742 40	14 85
Chapin, Charles M.	Hyde Park	90,725 00	816 01	16 32
Church, H. C., & Son	Lowell	409,843 33	4,337 85	86 76
Cogswell, Theodore F.	Ipswich	14,200 00	136 63	2 73
Danforth, Keyes	Williamstown	21,600 00	220 75	4 41
Davis, James F.	Barre	29,400 00	353 35	7 07
Dunham, Henry J.	Stockbridge	83,991 00	880 17	17 60
Fisher, M. M.	Medway	104,850 00	1,090 33	21 81
Fiske, George B.	Holliston	133,471 66	1,342 71	26 85
Forbush, James M.	Natick	49,950 00	389 42	7 79
Francis, L. M.	Hinsdale	46,275 00	633 62	12 67
Fuller, E. J.	Winchendon	33,583 34	338 09	6 76

Gifford, James	Provincetown	61,175 00	649 52	12 99
Goodell, W. S.	Haverhill	499,325 00	5,301 87	106 04
Goodwin, James O.	Medford	17,910 00	256 75	5 13
Gordon, William R.	Beverly	39,200 00	464 25	9 28
Gould, Jesse, & Son	Chelsea	37,778 00	436 36	8 72
Hall, John T.	Plymouth	156,480 00	1,477 88	29 56
Hardwick, John, & Co.	Quincy	33,670 00	372 25	7 44
Hayward, E. H.	Ayer	69,735 00	686 10	13 72
Hodges, Charles W.	Foxborough	13,045 00	161 17	3 22
Howland, F. P., & Sons	Abington	121,725 00	1,188 77	23 78
Hoyt, G., & J. F.	Shelburne Falls	9,025 00	96 50	1 93
Hunt & Hamilton	Athol	227,776 57	2,601 80	52 04
Hyde, James F. C.	Newton	162,869 00	1,479 98	29 60
Ingraham, W. H.	Watertown	117,527 00	1,179 82	23 60
Jennings, Albert	Wellesley	174,815 00	1,433 37	28 67
Johnson, C. B.	Easthampton	18,725 00	178 12	3 56
Johnson, R B.	Holyoke	319,351 67	2,968 54	59 37
Johnson, Waldo	Webster	90,650 00	1,006 67	20 13
Kendall, Isaac B.	Charlestown	46,675 00	446 27	8 93
Kimball, John G.	Nashua, N.H.	7,960 00	79 60	1 59
Ladd Brothers & Co.	Springfield	939,506 85	8,030 63	160 61
Lane, Otis	Ware	33,425 00	374 50	7 49
Loring, E. Bradley	Hingham	46,045 00	521 54	10 43
Lyman, Herbert	Westfield	303,165 00	2,894 02	57 88
Lyons, Samuel J.	Greenfield	343,021 78	3,254 99	65 10
Mansfield, J. D.	Wakefield	22,165 00	236 72	4 73
McRae, Alexander H.	Mansfield	1,000 00	12 50	25
Mercer & Whittemore	Boston	3,274,548 66	22,035 40	440 71
Merrill, Charles	Malden	129,409 00	1,367 55	27 35
Meserve, Clement	Hopkinton	36,840 00	481 70	9 63
Nichols, C. S., & Co.	Salem	480,576 92	5,661 06	113 22

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Otis, George	Yarmouthport	$50,350 00	$569 75	$11 39
Parker, George G.	Milford	97,800 00	1,134 82	22 70
Parker, James O.	Methuen	72,815 00	817 39	16 35
Paul, Abram C.	Stoughton	33,500 00	334 25	6 68
Pease, Joseph T.	Edgartown	4,450 00	57 06	1 14
Phillips, Elisha M.	Southbridge	105,529 16	1,175 65	23 51
Porter, B T. H.	Woburn	128,635 00	1,296 07	25 92
Puffer, Loring W.	Brockton	171,450 00	1,827 25	36 54
Richardson, O. P., jun.	Attleborough	170,650 00	1,758 25	35 16
Sherman, Joseph	East Weymouth	28,775 00	394 31	7 89
Silsbee & Pickford	Lynn	357,147 00	4,390 42	87 81
Slade, John P , & Son	Fall River	137,023 00	1,021 39	20 43
Smart, Joseph A.	Andover	70,025 00	997 17	19 94
Smith & Skerry	North Brookfield	107,025 00	1,110 11	22 20
Smith, Henry A.	Stoneham	21,525 00	226 93	4 54
Stacy, S. A., & Son	Gloucester	499,645 00	4,767 26	95 35
Stevens, Charles G., & Son	Clinton	57,095 00	689 37	13 79
Stratton, Daniel W.	Hudson	69,875 00	776 86	15 54
Swan, Albert D.	Lawrence	497,330 00	4,629 74	92 59
Tarr, J. Truman & Co.	Rockport	25,350 00	332 28	6 65
Taylor, George W.	Lexington	1,000 00	12 50	25
Thomas, E. A.	Amherst	183,375 00	1,480 34	29 61
Tillinghast & Alden	New Bedford	143,830 00	1,542 83	30 86
Tyler, Edward D.	North Adams	111,185 00	1,316 91	26 34
Underhay, John	Holbrook	23,600 00	321 13	6 42
Upton & Willis	Fitchburg	114,475 00	1,253 95	25 08
Viles, Daniel F.	Waltham	82,025 00	853 84	17 07
Walker, Oliver	Northampton	350,667 00	2,340 75	46 81

Washburn, J. D.	Worcester	933,464 00	10,079 35	201 59
Weston, William H.	Danvers	1,200 00	12 00	24
Whitney, E. C.	Marlborough	161,675 00	1,468 43	29 37
Whittier, Samuel	Leominster	84,140 00	735 53	14 71
Williams, S. A., & Co.	Taunton	337,833 00	3,553 18	71 06
Willis, A H.	Palmer	32,700 00	304 75	6 09
Wilson & Parker	Pittsfield	232,000 00	2,252 15	45 04
Wright & Siggens	Great Barrington	68,978 00	714 22	14 28
		$15,179,766 94	$141,942 49	$2,838 78
ALBANY INSURANCE COMPANY	Albany, N.Y.			
Eddy, Peleg E. *	Boston	$403,083 00	$3,706 77	$74 14
Everett, Edward F. †	Boston	302,643 00	2,432 07	48 64
		$705,726 00	$6,138 84	$122 78
AMERICAN CENTRAL INSURANCE COMPANY	St. Louis, Mo.			
Almy, Charles	New Bedford	$17,833 33	$224 62	$4 49
Boardman & Earp	Lynn	108,100 00	1,268 93	25 38
Brown, Benjamin F.	Charlestown	19,050 00	245 38	4 91
Carpenter, George O.	Boston	1,301,780 76	11,308 09	226 16
Colby, W. R., & Co.	Salem	43,120 00	662 23	13 24
Conn, George H.	Woburn	36,508 00	364 88	7 30
Edwards, John, & Co.	Lawrence	18,000 00	188 92	3 78
Follansbee, H. L.	Gloucester	20,825 00	250 02	5 00
Howland, S. D.	Fall River	14,500 00	188 87	3 78
Jackson, E. T., & Co.	Taunton	67,686 00	911 97	18 24
Ladd Brothers	Springfield	37,850 01	329 99	6 60
McCann, J. A., & Co.	Chelsea	38,190 00	362 46	7 25
Thomas, E. A.	Amherst	5,100 00	67 48	1 35
		$1,728,543 10	$16,373 84	$327 48

* From April 1, 1881. † From Nov. 1, 1880, to March 19, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
AMERICAN EXCHANGE INSURANCE COMPANY	New York, N.Y.			
Eldred, Edwin, & Co.	Worcester	$128,110 00	$828 95	$16 58
Jordan, Lovett, & Co.	Boston & Weymouth	520,812 00	2,515 65	50 31
		$648,922 00	$3,344 60	$66 89
AMERICAN FIRE INSURANCE COMPANY	New York, N.Y.			
Freeman & Vinton	Boston	$1,143,800 00	$5,372 17	$107 44
AMERICAN FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Currier, Aug. N.	Worcester	$198,850 00	$1,806 88	$54 21
Cushman, James M.	Taunton	14,500 00	150 72	4 52
D'Evelyn, J. S.	Lowell	75,780 00	686 85	20 61
Farwell, R. E.	Natick	53,440 00	527 47	15 82
Foster & Scull	Boston	1,838,184 00	12,299 00	368 97
Frankle, Jones	Haverhill	54,570 00	512 53	15 37
Hall, John T.	Plymouth	48,091 67	371 42	11 14
Howe, Samuel E.	Pittsfield	43,625 00	387 35	11 62
Johnson, Thomas H.	Salem	50,300 00	542 52	16 28
Joyner, Herbert C.	Great Barrington	22,400 00	222 26	6 67
Lefavour, Issachar	Beverly	9,600 00	91 77	2 75
Lincoln, William, & Co.	Warren	161,294 00	1,389 59	41 69
Lockey & Allison	Fitchburg	54,597 00	649 65	19 49
Mack, A. E.	Lawrence	93,470 00	754 61	22 64
Merrick, Spencer R.	Clinton	37,110 00	415 92	12 48
Packard, S. Franklin	Brockton	37,000 00	413 25	12 40
Parker, George G.	Milford	17,925 00	152 40	4 57
Pierce, Chauncey H.	Northampton	93,162 00	507 64	15 23

Piper & Sawyer	Newburyport	39,550 00	377 30	11 32
Richards, Elias	Weymouth	14,900 00	166 50	4 99
Robinson, R. B.	Westfield	18,100 00	122 46	3 67
Van Campen, Hiram	New Bedford	46,525 00	457 92	13 74
Whitaker, C. F.	North Adams	68,605 00	687 27	20 62
Williamson, R. J. & C. C.	Webster	33,245 00	410 01	12 30
		$3,124,823 67	$24,103 29	$723 10
American Insurance Company	Newark, N.J.			
Desmond, Thomas F.	New Bedford	$6,600 00	$75 00	$1 50
Freeman & Vinton	Boston	829,751 00	5,616 15	112 32
Norwood, John K.	Lawrence	79,198 34	687 21	13 74
Parks, Loren C.	Worcester	66,475 00	577 91	11 56
		$982,024 34	$6,956 27	$139 12
Atlantic Fire and Marine Insurance Co.	Providence, R.I.			
Chace & Shaw	Fall River	$18,700 00	$148 57	$2 97
Eldred, Edwin, & Co.	Worcester	58,108 35	336 86	6 74
Johnson, William F.	Lynn	49,300 00	580 73	11 61
Ladd Brothers	Springfield	112,219 50	966 77	19 34
Nichols, C. S., & Co.	Salem	63,046 84	998 27	19 97
Porter, John W.	Boston	616,725 00	5,955 65	119 11
		$918,099 69	$8,986 85	$179 74
Atlantic Mutual Insurance Company	New York, N.Y.			
Coffin, G. Winthrop	Boston	$12,973,219 00	$231,347 73	$4,626 95
British America Assurance Company	Toronto, Can.			
Adams, Edward F.	Haverhill	$29,100 00	$267 88	$5 36
Barnes, William	Marlborough	17,025 00	222 25	4 44
Beattie, W. A.	Boston	2,547,360 16	17,658 89	353 18

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Blaney, Alexander	Natick	$33,650 00	$346 13	$6 92
Boardman, Charles H.	Lynn	106,780 00	1,027 42	20 55
Bradway, M., & Sons	Monson	10,775 00	179 68	3 59
Brainard, J. C.	Amherst	40,150 00	464 65	9 29
Brewster, W. H., jun.	Newburyport	86,054 00	971 39	19 43
Brown & Terry	Hyde Park	32,070 00	348 62	6 97
Burbank, W. L.	Charlestown	21,300 00	126 01	2 52
Collins, Thomas C.	Middleborough	5,400 00	64 00	1 28
Dunn & Dunn	Gardner	20,475 00	146 36	2 93
Follansbee, H. L.	Gloucester	40,050 00	431 78	8 64
Foote, William H.	Westfield	23,000 00	204 12	4 08
Fullerton, C. D , & Co.	Brockton	28,325 00	316 85	6 34
Grinnell, Lawrence	New Bedford	56,100 00	574 85	11 50
Johnson, Waldo	Webster	3,300 00	61 50	1 23
Judd, C. C.	Holyoke	–	66 50	1 33
Judd, F. A.	Springfield	56,850 00	611 28	12 23
Ladd Brothers & Co.	Springfield	62,850 00	442 84	8 86
Lincoln, William, & Co.	Warren	30,104 00	374 91	7 50
Lincoln, William, & Son	Brookline	7,900 00	121 25	2 42
Lockey & Allison	Fitchburg	34,740 00	545 04	10 90
Magoun, T., jun.	Boston and Medford	35,300 00	239 18	4 78
Munroe, A. C.	Worcester	141,317 00	1,500 92	30 02
Murphy, James	Lawrence	64,800 00	618 33	12 37
Odell, Charles	Salem	102,900 00	1,096 76	21 94
Osgood & Perry	Lowell	70,669 00	658 20	13 16
Parker, F. S.	Pittsfield	51,167 50	486 03	9 72
Parker, George G.	Milford	15,650 00	113 99	2 28
Read, Elijah R.	Attleborough	11,000 00	131 30	2 63

Sawyer, John S.	Cambridge	30,700 00	349 38	6 98
Selkirk, A. W.	Great Barrington	1,000 00	16 00	32
Slade, A. K , jun.	Fall River	68,411 19	595 96	11 92
Stone, Emerson	Spencer	26,450 00	225 01	4 50
Turner, John M.	Northampton	31,000 00	292 75	5 85
Tyler, Edward D.	North Adams	45,650 00	475 44	9 51
Williams, Gorham D.	Greenfield	10,150 00	96 03	1 92
Willis, A. H.	Palmer	22,190 00	258 67	5 17
Wood, Benjamin L., jun.	Taunton	33,495 00	382 99	7 66
		$4,055,207 85	$33,111 14	$662 22
BRITISH AND FOREIGN MARINE INSURANCE CO.	Liverpool, Eng.			
Endicott & Macomber	Boston	$7,638,047 00	$62,777 79	$1,255 56
BUFFALO GERMAN INSURANCE COMPANY	Buffalo, N.Y.			
Daniels, George P.	Salem	$71,625 00	$893 84	$17 88
D'Evelyn, John S.	Lowell	122,530 00	1,361 01	27 22
Parks, Loren C.	Worcester	138,323 00	1,210 10	24 20
Swan, A. D.	Lawrence	45,890 00	526 42	10 53
Swords, James	Boston	1,351,370 01	11,089 35	221 79
Ward, Benjamin A.	Lynn	150,140 00	1,669 66	33 39
Warriner, S. C.	Springfield	268,775 00	2,539 20	50 78
BUFFALO INSURANCE COMPANY	Buffalo, N.Y.	$2,148,653 01	$19,289 58	$385 79
Stearns Brothers	Boston	$808,613 00	$5,529 12	$110 58
CITIZENS' INSURANCE COMPANY	New York, N.Y.			
Goodell, W. S.*	Haverhill			
Hollis & Snow	Boston	$9,750 00	$112 25	$2 24
Learned, Thomas	Pittsfield	2,863,536 00	21,592 40	431 85
		3,500 00	35 00	70

* From Aug. 13, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
Liffler, Charles	Boston Highlands	$53,825 00	$512 22	$10 24
Silsbee & Pickford	Lynn	22,550 00	278 45	5 57
Tillinghast & Alden	New Bedford	15,810 00	90 83	1 82
Wellington & Bixby	Adams	6,800 00	73 00	1 46
		$2,975,771 00	$22,694 15	$453 88
CITIZENS' INSURANCE COMPANY	St. Louis, Mo.			
Boardman & Earp *	Lynn	$19,250 00	$212 25	$4 24
Carpenter, George O.	Boston	206,947 00	1,491 19	29 82
Jackson, E. T., & Co.	Taunton	2,200 00	32 34	65
		$228,397 00	$1,735 78	$34 71
CITY FIRE INSURANCE COMPANY	New York, N.Y.			
Beattie, W. A.	Boston	$1,147,352 00	$4,386 78	$87 74
CLINTON FIRE INSURANCE COMPANY	New York, N.Y.			
Rice, Edward B.	Worcester	$4,725 00	$46 35	$0 93
Rothery, J. J. E.	Boston	1,653,779 00	8,817 35	176 35
		$1,658,504 00	$8,863 70	$177 28
COMMERCE INSURANCE COMPANY	Albany, N.Y.			
Alford, Arthur S.	North Adams	$14,200 00	$146 76	$2 93
Almy, Charles	New Bedford	69,300 00	541 13	10 82
Boardman & Earp	Lynn	92,940 00	921 19	18 42
Brown, Henry A	Salem	49,254 00	465 60	9 31
Church, H. C., & Son	Lowell	55,700 00	673 56	13 47
Eddy, Peleg E	Boston	602,461 00	6,500 51	130 01
Foote, William H.	Westfield	28,150 00	287 55	5 75

Grant, Charles E.	Worcester	205,640 00	1,648 67	32 97
Johnson, R. B.	Holyoke	50,725 00	522 04	10 44
Lockey & Allison	Fitchburg	52,782 00	708 37	14 17
Parker, F. S.	Pittsfield	29,730 00	324 89	6 50
Remington, J. A.	Fall River	72,889 96	660 75	13 21
Spaulding, L. V.	Haverhill	3,500 00	36 25	72
Stannard, J. H.	Lawrence	10,700 00	220 50	4 41
Warriner, S. C.	Springfield	72,639 00	695 28	13 91
		$1,410,610 96	$14,353 05	$287 04
COMMERCIAL FIRE INSURANCE COMPANY	New York, N.Y.			
Almy, Charles	New Bedford	$39,100 00	$314 75	$6 29
Cardell, E. L , & Co.	Lowell	9,650 00	83 75	1 67
Fuller, W. A.	Springfield	164,769 50	1,763 13	35 26
Jordan, Lovett, & Co.	Boston and Weymouth	1,359,903 00	11,578 58	231 57
Lincoln, William, & Co.	Warren	164,225 00	1,234 81	24 70
Parks, Loren C	Worcester	69,750 00	530 84	10 62
Shepard, J. M., jun., & Co.	Fall River	86,580 00	518 10	10 36
Silsbee, James B.	Lynn	25,300 00	282 18	5 64
Wood, Benjamin L., jun.	Taunton	46,630 00	471 18	9 42
Wright & Siggens	Great Barrington	12,325 00	104 75	2 09
		$1,978,232 50	$16,882 07	$337 62
COMMERCIAL MUTUAL INSURANCE COMPANY	New York, N.Y.			
Phelps, Franklin S.	Boston	$918,738 00	$15,332 86	$306 66
COMMERCIAL UNION ASSURANCE COMPANY	London, Eng.			
Baker, David P.	Franklin	$31,915 00	$226 93	$4 54
Baker, Henry N.	Newtonville	102,825 00	723 87	14 48
Barnes, William	Marlborough	30,995 00	364 75	7 29

* To Dec. 31, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bartlett, D. L.	Salisbury	$2,400 00	$27 95	$0 56
Blaney, Alexander	Natick	45,985 00	461 70	9 23
Carter, B. F., & Co.	Newburyport	237,206 00	1,677 86	33 56
Chapin, Charles M.	Hyde Park	75,103 00	654 24	13 08
Cheever & Lee	Manchester	11,000 00	143 25	2 86
Clark, W. E.	Framingham	35,050 00	362 82	7 26
Colby, W. R., & Co	Salem	92,595 00	1,086 69	21 73
Collins, T. C.	Middleborough	8,000 00	73 75	1 47
Conn, George H.	Woburn	42,355 00	466 21	9 32
Crosby & Boit	Boston	9,162,993 00	52,092 27	1,041 84
Davis, James F.	Barre	10,050 00	123 00	2 46
Dunn & Dunn	Gardner	45,850 00	442 08	8 84
Fairbanks, John W.	Westborough	33,290 00	362 38	7 25
Frankle, Jones	Haverhill	92,650 00	917 24	18 34
Gordon, William R.	Beverly	22,500 00	248 00	4 96
Grinnell, L., & Son	New Bedford	183,825 00	1,566 89	31 34
Haffards, G. M.	Fall River	437,807 14	1,406 69	28 13
Hall, John T.	Plymouth	36,600 00	297 86	5 96
Hardwick, John, & Co.	Quincy	6,350 00	86 87	1 74
Hastings, W. B., & Co.	East Cambridge	146,927 00	1,612 03	32 24
Hodges, Charles W.	Foxborough	4,000 00	90 00	1 80
Hunt & Hamilton	Athol	29,024 06	471 07	9 42
Judd, C. C.	Holyoke	136,385 00	1,228 83	24 58
Ladd Brothers	Springfield	336,364 02	2,507 92	50 16
Lincoln, William, & Son	Brookline	57,550 00	535 33	10 71
Lockey & Allison	Fitchburg	117,353 00	1,297 67	25 95
Lowell, Ira F.	Rockland	8,900 00	68 12	1 36
Macy, George W.	Nantucket	6,500 00	77 00	1 54

Merrick, Spencer R.	Clinton	35,690 00	459 08	9 18
Otis, George	Yarmouthport	25,275 00	276 42	5 53
Packard, S. F.	Brockton	59,975 00	629 34	12 59
Parker, George G.	Milford	18,325 00	175 78	3 52
Phillips, Elisha M.	Southbridge	24,125 00	240 68	4 81
Pierce, Chauncey H.	Northampton	80,800 00	659 60	13 19
Pratt, William E.	Greenfield	11,500 00	103 36	2 06
Preston, Newton W.	East Douglas	11,698 00	119 11	2 38
Putnam, John A.	Danvers	3,000 00	27 50	55
Read, Elijah R.	Attleborough	3,300 00	33 00	66
Reed, E. M	Mansfield	3,000 00	35 00	70
Rice, Henry	North Attleborough	31,000 00	300 45	6 01
Robinson, R. B.	Westfield	31,722 00	286 93	5 74
Sargent, Bailey	Merrimac	52,650 00	516 80	10 34
Sherman, Joseph	East Weymouth	49,250 00	596 72	11 93
Silsbee & Pickford	Lynn	171,585 00	2,052 92	41 06
Smith & Skerry	North Brookfield	68,495 00	682 51	13 65
Smith, Henry H.	Vineyard Haven	27,750 00	367 92	7 36
Stacy, S. A., & Son	Gloucester	118,250 00	1,219 92	24 40
Stevenson, J. M.	Pittsfield	44,800 00	474 00	9 48
Stratton, Daniel W.	Hudson	19,750 00	204 03	4 08
Swan, Albert D.	Lawrence	102,840 00	1,153 07	23 06
Taft, S. S.	Palmer	24,240 00	272 57	5 45
Taylor, George W.	Lexington	13,700 00	156 75	3 13
Tucke, E. M.	Lowell	113,013 00	1,151 19	23 02
Washburn, J. D.	Worcester	368,748 00	3,934 39	78 69
Whitaker, C. F.	North Adams	67,142 20	702 98	14 06
Whitmore, J. C.	East Boston	96,926 00	948 14	18 96
Williams, Gorham D. *	Greenfield	18,800 00	168 95	3 38
Williams, S. A., & Co.	Taunton	95,227 00	1,106 86	22 14

* Since May, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Williamson, R. J. & C. C.	Webster	$59,550 00	$638 68	$12 77
Wright & Siggens	Great Barrington	33,560 50	335 34	6 70
Young, William B.	Newton	29,050 00	339 78	6 80
		$13,505,083 86	$92,071 04	$1,841 38
CONFIANCE FIRE INSURANCE COMPANY	Paris, France.			
Abbott, H. Edward	Brookline	$584,867 00	$4,692 86	$93 85
Almy, Charles	New Bedford	54,250 00	300 58	6 01
Ballard, E. O.	Marlborough	15,500 00	131 37	2 63
Barnes, William	Marlborough	39,065 00	395 56	7 91
Brewster, William H., jun.	Newburyport	76,708 00	720 52	14 41
Burr, Charles H.	Webster	22,050 00	164 75	3 29
Cardell, E. L., & Co.	Lowell	98,815 00	995 58	19 91
Carpenter, George O.	Boston	774,844 00	5,812 32	116 25
Chapin, Charles M.	Hyde Park	94,962 00	999 92	20 00
Cheppu & Brown	Boston & Concord	264,850 00	2,323 23	46 46
Clapp, Lafayette, jun.	Easthampton	31,550 00	354 75	7 09
Collins, T. C.	Middleborough	31,240 00	380 52	7 61
Conn, George H.*	Woburn	49,200 00	352 00	7 04
Currier, F. C., & Son	Fitchburg	54,400 00	669 93	13 40
Foote, William H.	Westfield	88,120 00	931 73	18 63
Frankle, Jones	Haverhill	54,900 00	483 75	9 67
Fuller, E. J.	Winchendon	38,013 33	308 49	6 17
Fuller, S. B.	Florence	52,820 00	616 70	12 33
Gilmore, W. H. P.	Turner's Falls	29,150 00	296 50	5 93
Greene, William S.	Fall River	56,500 00	526 13	10 52
Guild, Francis	Dedham	1,000 00	15 00	30
Haskell, H. C. L.	Gloucester	13,600 00	120 00	2 40

Hastings, W. B., & Co.	East Cambridge	207,014 00	2,284 01	45 68
Holbrook, Leander	Milford	23,400 00	288 33	5 77
Judd, C. C.	Holyoke	149,225 00	1,302 55	26 05
Kennedy, Thomas C.	East Boston	48,025 00	470 45	9 41
Kilbride, J. J.	Lawrence	104,900 00	938 27	18 76
Liffler, Charles	Boston Highlands	63,100 00	556 98	11 14
Lincoln, William, & Co.	Warren	427,367 00	3,691 58	73 83
McCann, J. A., & Co.	Chelsea	35,000 00	303 25	6 06
Mitchell, Daniel L.	Taunton	68,556 25	628 14	12 56
Nichols, C. S., & Co.	Salem	102,205 87	988 07	19 76
Paul, Abram C.	Stoughton	32,900 00	275 21	5 50
Pendergast, George H.	Charlestown	96,215 00	791 75	15 83
Pierce, Chauncey H.	Northampton	35,315 00	336 56	6 73
Puffer, Loring W.	Brockton	85,653 00	686 50	13 73
Richardson, H. W.	Pittsfield	87,721 00	891 25	17 82
Ryder, Thomas M.	Wareham	28,550 00	365 44	7 30
Selkirk, A. W.	Great Barrington	44,250 00	399 86	8 00
Serrat, William D.	Melrose	164,998 00	1,276 18	25 52
Silsbee & Pickford	Lynn	242,600 00	2,691 42	53 83
Smith, H. H.	Vineyard Haven	22,250 00	253 31	5 07
Stearns Brothers	Boston	1,680,701 00	11,037 73	220 75
Stone, Emerson	Spencer	89,200 00	806 92	16 14
Thomas, Edward A.	Amherst	44,700 00	392 02	7 84
Viles, Daniel F.	Waltham	32,700 00	504 37	10 08
Warriner, S. C.	Springfield	100,990 00	949 36	18 99
Washburn, J. D.	Worcester	189,034 00	2,163 52	43 27
Whitaker, C. F.	North Adams	509,641 50	4,654 46	93 09
Whittier, Samuel, & Co.	Leominster	200 00	2 00	04
Willis, A. H.	Palmer	48,705 00	392 31	7 85
		$7,291,520 95	$61,913 99	$1,238 21

* Since April 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
CONNECTICUT FIRE INSURANCE CO.	Hartford, Conn.			
Adams, Joseph S.	Framingham	$13,150 00	$164 00	$3 28
Beals, Elias S.	North Weymouth	69,400 00	620 41	12 41
Bennett, Clark	Somerville	48,400 00	560 47	11 21
Billings, Henry W.	Conway	11,000 00	104 50	2 09
Bird, Herman	Cambridge	58,450 00	565 68	11 31
Brown, Benjamin F.	Charlestown	82,900 00	961 20	19 22
Cannell, J. H.	Everett	34,760 00	371 72	7 43
Carter, B. F., & Co.	Newburyport	50,600 00	378 21	7 56
Chapin & Williams	Greenfield	16,716 66	179 83	3 60
Chapin, Charles M.	Hyde Park	26,450 00	280 07	5 60
Cheever & Lee	Manchester	30,520 00	436 78	8 74
Church, H. C., & Son	Lowell	75,190 00	715 54	14 31
Craig & Bemis	Spencer	27,310 00	270 83	5 42
Darling, H. E.	Boston	2,711,782 00	18,223 41	364 47
Davis, James F.	Barre	8,000 00	62 50	1 25
Dudley, Charles R.	Monson	23,700 00	163 40	3 26
Dunham, Henry J.	Stockbridge	10,300 00	118 00	2 36
Dunn & Dunn	Gardner	9,500 00	50 00	1 00
Farnsworth, Ezra S.	Newtonville	40,300 00	301 14	6 02
Faunce, George B.	Boston	129,560 00	1,265 95	25 32
Fisher, Fred. L.	Medway	43,625 00	538 30	10 77
Fiske, B. S.	Brighton	13,180 00	170 05	3 40
Fiske, George B.	Holliston	43,800 00	407 76	8 15
Foster, Nathaniel, jun.	Belmont	7,500 00	56 25	1 12
Frankle, Jones	Haverhill	44,320 00	397 76	7 96
Greene, William S.	Fall River	38,336 00	515 70	10 31
Hall, John T.	Plymouth	20,500 00	210 00	4 20

Hamant, Charles	Medfield	21,400 00	253 47	5 07
Howe, Samuel E.	Pittsfield	30,800 00	282 82	5 66
Howland, E. P.	Quincy	11,100 00	90 00	1 80
Johnson, Charles B.	Easthampton	8,175 00	75 98	1 51
Johnson, R. B.	Holyoke	106,233 33	964 84	19 30
Johnson, Waldo	Webster	9,760 00	82 25	1 64
Johnson, William F.	Lynn	91,850 00	979 88	19 60
Judd, F. A.	Springfield	16,000 00	112 67	2 25
Lefavour, Issachar	Beverly	35,450 00	542 76	10 85
Lincoln, William, & Son	Brookline	4,000 00	50 00	1 00
Lowe, Lewis G.	Bridgewater	3,500 00	102 12	2 04
Mack, A. E.	Lawrence	73,150 00	559 09	11 18
Medcalf, William	Ware	17,015 00	144 62	2 89
Merrill, E. S.	Winchendon	7,330 00	54 94	1 10
Meserve, Clement	Hopkinton	4,400 00	63 75	1 27
Munroe, A. C.	Worcester	47,175 00	478 21	9 56
Nichols, Charles S., & Co.	Salem	106,337 84	1,555 14	31 10
Parker, George G.	Milford	16,875 00	146 09	2 92
Preston, N. W.	East Douglas	1,000 00	10 00	20
Puffer, Loring W.	Brockton	22,800 00	277 25	5 54
Pynchon, Joseph C.	Springfield	81,750 00	696 04	13 92
Sargent, Bailey	Merrimac	10,650 00	117 63	2 35
Stratton, Daniel W.	Hudson	4,700 00	73 70	1 47
Tillinghast & Alden	New Bedford	62,950 00	681 96	13 64
Townsend, James	East Boston	82,125 00	712 62	14 25
Underwood, G. E.	Ayer	33,700 00	207 43	4 15
Viles, Daniel F.	Waltham	20,625 00	172 84	3 45
Walker, Oliver	Northampton	39,525 00	363 10	7 26
Washburn, John D.	Worcester	219,393 00	2,350 24	47 00
White, Luther	Chicopee	28,550 00	302 02	6 04
Whitney, E. C.	Marlborough	49,967 00	490 32	9 80
		$4,957,535 83	$41,083 24	$821 58

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
CONTINENTAL INSURANCE COMPANY	New York, N.Y.			
Adams, Joseph S.	Framingham	$40,658 00	$369 66	$7 39
Ballard, E. O.	Marlborough	105,558 00	1,027 36	20 55
Barrett, Richard F.	Concord	1,000 00	10 00	20
Belcher, J. White	Randolph	2,500 00	28 75	57
Bowker, Albert.	Boston	1,717,179 00	8,117 63	162 35
Carpenter, R. W.	Foxborough	5,000 00	72 50	1 45
Carter, B. F., & Co.	Newburyport	191,464 00	1,469 85	29 40
Carter, J. R., & Co.	Woburn	16,543 00	176 06	3 52
Chadwick, O. B., & Co.	Peabody	79,250 00	963 40	19 27
Church, H. C., & Son	Lowell	86,480 00	1,014 99	20 30
Collins, Thomas C.	Middleborough	21,125 00	250 13	5 00
Currier, Augustus N.	Worcester	284,436 00	2,913 91	58 28
Dutcher, H., & Co.	Sheffield	72,095 00	675 59	13 51
Fairbanks, J. W.	Westborough	31,235 00	316 77	6 34
Farwell, Royal E.	Natick	74,570 00	708 91	14 18
Fisher, Milton M.	Medway	51,394 00	529 93	10 60
Fiske, George B.	Holliston	84,373 00	838 96	16 78
Follansbee, H. L.*	Gloucester	24,300 00	285 86	5 72
Fowler & Kendall	Salem	59,500 00	657 58	13 15
Freeman, James M.	Franklin	6,300 00	58 20	1 16
Fullerton, C. D., & Co.	Brockton	223,011 00	1,935 11	38 70
Gilmore, W. H. P.	Turner's Falls	78,855 00	667 78	13 36
Goodell, Walter S.	Haverhill	79,550 00	595 16	11 90
Goodwin, James O.	Medford	21,745 00	230 69	4 61
Gould, Jesse, & Son	Chelsea	238,147 00	2,105 38	42 11
Hall, John T.	Plymouth	26,400 00	159 00	3 18
Howland, Charles A.	Quincy	10,600 00	152 50	3 05

Howland, F. P., & Sons	Abington	50,525 00	686 21	13 72
Hulbert, A. G.	Lee	2,000 00	25 00	50
Judd, C. C.	Holyoke	112,525 00	1,034 45	20 69
Kendall, Isaac B.	Charlestown	63,516 00	448 20	8 96
Lincoln, William, & Co.	Warren	125,857 00	1,131 36	22 63
Lockey & Allison	Fitchburg	114,322 00	1,276 07	25 52
Lowe, Lewis G.	Bridgewater	33,350 00	446 07	8 92
Mack, A. E.	Lawrence	104,890 00	896 30	17 93
Medcalf, William	Ware	63,890 00	553 85	11 08
Morissey, John, & Son †	Plymouth	6,250 00	49 73	99
Parker, George G.	Milford	3,500 00	43 75	87
Phillips, E. M.	Southbridge	27,425 00	281 43	5 63
Porter, Samuel	Beverly	61,400 00	735 26	14 70
Pratt, William E.	Greenfield	19,150 00	209 40	4 19
Pynchon, Joseph C.	Springfield	225,525 00	1,831 46	36 63
Reed, E. M.	Mansfield	12,950 00	150 88	3 02
Richardson, O. P., jun.	Attleborough	67,400 00	646 43	12 93
Robinson, R. B.	Westfield	35,017 00	276 70	5 53
Sawyer, Moses W.	Malden	18,315 00	175 15	3 50
Sherman, Joseph	East Weymouth	24,650 00	276 10	5 52
Slade, John P., & Son	Fall River	126,825 00	623 27	12 47
Smith & Skerry	North Brookfield	68,650 00	702 59	14 05
Stone, Emerson	Spencer	75,816 00	749 64	14 99
Taft, S. S.	Palmer	77,055 00	734 87	14 70
Tillinghast & Alden	New Bedford	195,228 00	1,902 08	38 04
Walker, Oliver	Northampton	399,360 00	3,723 30	74 47
Weston, William H.	Danvers	56,900 00	743 59	14 87
Wetherbee & Nutter	Brighton	102,845 00	1,225 01	24 50
White, Luther	Chicopee	38,899 98	322 01	6 44
Williams, D. W.	Waltham	21,325 00	273 57	5 47

* From Sept. 24, 1881.

† To April 26, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Williams, Gorham D.*	Greenfield	$17,025 00	$145 32	$2 90
Williams, S. A., & Co.	Taunton	60,043 00	588 10	11 76
Williamson, R. J. & C. C.	Webster	99,746 00	1,052 23	21 04
Wilson & Parker	Pittsfield	97,075 00	930 22	18 60
Wright & Siggens	Great Barrington	42,975 00	403 02	8 06
Young, William B.	Newton	24,100 00	152 55	3 05
		$6,309,592 98	$51,776 83	$1,035 50
DELAWARE MUTUAL SAFETY INSURANCE CO.	Philadelphia, Penn.			
Hutchings, William V.	Boston	$33,376,450 00	$264,994 75	$7,949 84
ENTERPRISE FIRE AND MARINE INSURANCE CO.	Cincinnati, O.			
Clark, C. & M.	Boston	$1,418,676 68	$14,540 72	$290 81
EQUITABLE FIRE AND MARINE INSURANCE CO.	Providence, R.I.			
Alford, Arthur S.	North Adams	$14,400 00	$177 16	$3 54
Chace & Shaw	Fall River	40,850 00	313 37	6 27
Currier, Aug. N.	Worcester	179,725 00	1,734 64	34 69
Currier, F. C., & Son	Fitchburg	88,528 00	755 75	15 11
Freeman & Vinton	Boston	2,048,213 00	15,687 92	313 76
Freeman, James M.	Franklin	21,850 00	272 42	5 45
Howe, Samuel E.	Pittsfield	36,425 00	326 00	6 52
Johnson, William F.	Lynn	114,850 00	1,259 30	25 19
Macfarlane, William	Taunton	500 00	5 50	11
Nichols, Charles S., & Co.	Salem	79,265 67	1,039 53	20 79
Spaulding, L. V.	Haverhill	32,096 23	307 80	6 16

Swain, Joseph B.	Nantucket	23,700 00	223 00	4 46
Tillinghast & Alden	New Bedford	40,550 00	542 04	10 84
		$2,720,952 90	$22,644 43	$452 89
EXCHANGE FIRE INSURANCE COMPANY	New York, N.Y.			
Adams, Edward F.	Haverhill	$1,250 00	$7 78	$0 15
Baker, Ezra	Lynn	9,612 50	73 38	1 47
Bowen, Hosea B.	South Boston	2,775 00	19 37	39
Brainard, J. C.	Amherst	5,530 00	38 27	77
Brown & Terry	Hyde Park	2,587 50	27 48	55
Chace & Shaw	Fall River	4,775 00	8 66	17
Clark, Henry	Springfield	31,417 87	154 22	3 08
Coburn, Charles	Lowell	9,102 00	80 80	1 62
Collins, Thomas C.	Middleborough	1,500 00	12 75	25
Coolidge, Aug.	Worcester	13,024 00	212 30	4 24
Daniels, George P.	Salem	6,625 00	70 21	1 40
Edwards, J., & Co.†	Lawrence	750 00	3 37	06
Farwell, Royal E.	Natick	3,062 50	33 09	66
Freeman & Vinton	Boston	514,180 00	4,055 69	81 11
Hastings, W. B., & Co.	East Cambridge	7,225 00	79 16	1 58
McCann, J. A., & Co.	Chelsea	1,337 50	11 72	23
Munn, John B.	Holyoke	10,781 25	64 59	1 29
O'Brion, Thomas L.	Boston	87,614 00	586 86	11 74
Packard, S. Franklin	Brockton	6,045 83	41 46	83
Page, Henry H.	Boston Highlands	1,143 75	5 22	10
Pierce, Chauncey H.	Northampton	1,125 00	6 40	12
Richardson, H. W.	Pittsfield	1,712 50	11 75	23
Stearns Brothers	Boston	35,019 00	302 87	6 06
Stone, Emerson	Spencer	5,750 00	48 87	97
Townsend, James	East Boston	125 00	1 25	02
Viles, Daniel F.	Waltham	875 00	12 37	24
		$764,945 20	$5,969 89	$119 33

* Since May, 1881.

† For one month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
FARRAGUT FIRE INSURANCE COMPANY	New York, N.Y.			
Fuller, W. A.	Springfield	$28,744 50	$334 27	$6 69
Hill, John Q.	Worcester	7,850 00	87 25	1 74
Warriner, S. C.	Springfield	8,250 00	80 35	1 61
Wheeler, W. A.	Boston	451,652 00	3,310 71	66 21
		$496,496 50	$3,812 58	$76 25
FIRE ASSOCIATION OF PHILADELPHIA	Philadelphia, Penn.			
Abbott, H. Edward	Brookline	$211,182 00	$2,316 46	$69 49
Adams, Edward F.	Haverhill	94,668 00	1,003 95	30 12
Baker, David P.	Franklin	16,410 00	200 90	6 03
Barrows, R. S.	Jamaica Plain	45,637 00	537 29	16 12
Brainard, J. C.	Amherst	28,150 00	228 00	6 84
Brewster, W. H., jun.	Newburyport	78,978 00	972 70	29 18
Briggs, Andrew S.	Taunton	75,901 00	915 75	27 47
Burleigh, O. H.	Natick	59,800 00	623 44	18 70
Chaffee, J. C.	Lee	40,013 00	570 85	17 13
Church, H. C., & Son	Lowell	205,030 00	2,514 04	75 42
Clark, W. E.	Framingham	167,012 50	1,655 11	49 65
Coleman, M. O. T., & Co.	Westfield	35,600 00	390 12	11 70
Collins, Thomas C.	Middleborough	3,750 00	23 75	71
Conn, George H.	Woburn	165,968 00	1,664 88	49 95
Ferry & White	Chicopee	12,900 00	175 01	5 25
Follansbee, H. L.	Gloucester	150,275 00	1,695 96	50 88
Fowler & Kendall	Salem	100,429 00	1,429 93	42 90
Gould, Jesse, & Son	Chelsea	139,923 00	1,638 04	49 14
Greenwood, S. A.	Winchendon	89,112 00	1,234 24	37 02
Hastings, W. B., & Co.	East Cambridge	576,766 00	7,681 99	230 46

Howland, S. D.	Fall River	213,727 50	2,199 07	65 97
Jennings, Albert	Wellesley	40,025 00	425 13	12 75
Johnson, B. S.	Haydenville	19,675 00	217 86	6 53
Jordan & Co.*	Weymouth	24,850 00	305 02	9 15
Judd, Charles C.	Holyoke	88,900 00	867 17	26 02
Lockey & Allison	Fitchburg	252,424 00	3,416 06	102 48
Merrick, Spencer R.	Clinton	38,330 00	440 83	13 22
Miller, George F.	North Adams	74,926 67	938 20	28 15
Norwood, J. K.	Lawrence	211,888 33	2,616 37	78 49
O'Brion, Thomas L.	Boston	3,372,011 90	26,611 53	798 35
Parker, F. S.	Pittsfield	105,725 00	1,033 55	31 01
Parker, George G.	Milford	26,750 00	364 74	10 94
Parker, James O.	Methuen	30,750 00	398 42	11 95
Parkhurst, C. S.	Springfield	119,040 00	1,094 99	32 85
Pope & Wheeler	South Boston	276,985 00	2,146 99	64 41
Read, Elijah R.	Attleborough	11,300 00	150 50	4 51
Rowe, Richard	Newtonville	16,400 00	158 70	4 76
Selkirk, A. W.	Great Barrington	51,766 67	683 72	20 51
Silsbee & Pickford	Lynn	166,900 00	2,157 23	64 72
Spring, John F.	Greenfield	79,150 00	932 14	27 96
Stone, Emerson	Spencer	33,156 34	400 34	12 01
Stone, Samuel H., jun.	Beverly	6,700 00	73 00	2 19
Stratton, Daniel W.	Hudson	12,350 00	275 00	8 25
Taft, S. S.	Palmer	48,165 00	550 21	16 51
Turner, John M.	Northampton	78,075 00	826 97	24 81
Underwood, George E.	Ayer	102,484 50	1,443 60	43 31
Van Campen, Hiram	New Bedford	87,850 00	1,233 45	37 00
Washburn, J. D.	Worcester	304,734 00	3,714 59	111 44
Wellington & Bixby	Adams	29,145 00	259 67	7 79
Williamson, R. J. & C. C.	Webster	51,872 00	616 65	18 49
		$8,273,561 41	$84,024 11	$2,520 69

* From May 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
FIRE INSURANCE ASSOCIATION	London, Eng.			
Barnes, William	Marlborough	$5,810 00	$70 65	$1 41
Brown, Benjamin F.	Charlestown	72,090 00	707 35	14 14
Coburn, Charles	Lowell	47,150 00	472 50	9 45
Edwards, J., & Co *	Lawrence	7,500 00	60 00	1 20
Everett, Edward F.	Boston	3,449,687 00	25,246 67	504 93
Foote, William H.	Westfield	13,400 00	136 75	2 73
Fuller, W. A.	Springfield	117,969 50	1,093 61	21 87
Gould, Jesse, & Son	Chelsea	23,030 00	247 73	4 95
Haffards, G. M.	Fall River	62,385 00	313 54	6 27
Hastings, W. B., & Co.	East Cambridge	94,423 00	913 61	18 27
Holbrook, Leander	Milford	10,300 00	126 62	2 53
Hoyt, G. & J. F.	Shelburne Falls	2,983 00	24 34	48
Hunt, George F.†	Lowell	7,550 00	63 00	1 26
Jackson, E. T., & Co.	Taunton	57,344 00	610 70	12 21
James, Thomas M.	New Bedford	64,500 00	671 68	13 43
Johnson, Thomas H.	Salem	22,035 00	285 70	5 71
Johnson, William F.‡	Lynn	53,800 00	594 70	11 89
Kendall, George E.	Worcester	121,381 00	753 78	15 08
Lincoln, William, & Son	Brookline	4,300 00	56 00	1 12
Lockey & Allison	Fitchburg	102,065 00	1,260 05	25 20
Pierce, Chauncey H.	Northampton	45,250 00	467 80	9 36
Selkirk, A. W.	Great Barrington	33,725 00	374 84	7 50
Spaulding, L. V.	Haverhill	20,075 00	233 13	4 66
Stevenson, J. M.	Pittsfield	37,896 00	408 36	8 17
Stone, Samuel H., jun.	Beverly	13,350 00	146 30	2 93
Tyler, Edward D.	North Adams	27,050 00	255 68	5 11
Whitney, J. Milton	Fitchburg	12,500 00	118 00	2 36
		$4,529,548 50	$35,713 09	$714 22

FIRE INS. CO. OF THE COUNTY OF PHILADELPHIA.				
Goodman, James, & Co.	Boston	$510,377 50	$2,960 98	$88 83
FIREMAN'S FUND INSURANCE CO.	San Francisco, Cal.			
Abbott, H. E.§	Brookline	$31,508 00	$393 81	$7 88
Adams, Joseph S.	Framingham	7,740 00	72 92	1 46
Baker, Ezra	Lynn	66,150 00	673 10	13 46
Conn, George H.‖	Woburn	24,750 00	235 68	4 71
Daggett, H. M., jun., & Co.¶	Attleborough	33,075 00	334 06	6 68
Daniels, George P.	Salem	13,500 00	131 25	2 62
D'Evelyn, J. S.	Lowell	14,700 00	150 06	3 00
Eddy, Peleg E.	Boston	920,135 00	7,218 33	144 37
Follansbee, H. L.	Gloucester	53,275 00	609 26	12 19
Fowler & Kendall	Salem	4,400 00	59 50	1 19
Greene, William S.	Fall River	7,500 00	96 50	1 93
Jordan & Co.**	Weymouth	4,500 00	51 76	1 04
Judd, C. C.	Holyoke	63,877 50	554 06	11 08
Judd, F. A.	Springfield	101,425 00	823 51	16 47
Lockey & Allison	Fitchburg	21,950 00	198 79	3 98
Manley, Francis E.	Lowell	4,400 00	23 53	47
Merriam, Charles A.	Chelsea	11,666 66	130 75	2 61
Packard, S. F.	Brockton	22,700 00	244 00	4 88
Pierce, Chauncey H.	Northampton	39,562 00	322 62	6 45
Porter, Samuel	Beverly	17,900 00	205 45	4 10
Pynchon, Joseph C.	Springfield	19,017 00	207 94	4 16
Serrat, W. D.	Melrose	41,535 00	366 93	7 33
Spaulding, L. V.	Haverhill	18,300 00	190 00	3 80
Spring, John F.††	Greenfield	17,350 00	165 13	3 30
Stevenson, J. M.	Pittsfield	9,750 00	88 25	1 76

* For four months. † Agency closed May 31, 1881. ‡ From May 1, 1881. § To Feb. 1, 1881.
‖ Since July 1, 1881. ¶ From June to November. ** From Sept. 1, 1881. †† Since June 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Stone, Emerson	Spencer	$27,716 66	$230 81	$4 62
Tatman, R. James	Worcester	81,291 00	978 11	19 56
Tillinghast & Alden	New Bedford	9,050 00	103 50	2 07
Whitney, E. C.	Marlborough	10,475 00	130 53	2 61
Williams, Daniel W.	Waltham	20,820 00	228 90	4 58
Williams, S. A., & Co.	Taunton	21,500 00	237 05	4 74
Williamson, R. J. & C. C.	Webster	6,575 00	68 36	1 36
Willis, A. H.	Palmer	7,600 00	87 60	1 75
		$1,755,693 82	$15,612 05	$312 21
FIREMAN'S INSURANCE COMPANY	Baltimore, Md.			
Freeman & Vinton	Boston	$1,393,358 00	$13,288 48	$265 77
FIREMEN'S INSURANCE COMPANY	Dayton, O.			
Bacheller & Jenkins	Lynn	$47,250 00	$440 22	$8 80
Crowell, John F.	Worcester	22,335 00	218 87	4 38
Ellison, Baker, & Coolidge	Boston	711,484 77	5,940 88	118 82
Hill, Thomas H., & Co.	Woburn	16,390 00	186 88	3 74
Jackson, E. T., & Co.	Taunton	51,266 00	375 42	7 51
Read, E. R.	Attleborough	1,500 00	15 00	30
		$850,225 77	$7,177 27	$143 55
FIREMEN'S INSURANCE COMPANY	Newark, N.J.			
Bacheller & Jenkins	Lynn	$219,125 00	$2,310 08	$46 20
Crowson, V. W.	Westfield	5,500 00	52 00	1 04
Sawyer & Blake	Boston	1,031,571 00	6,487 35	129 75
		$1,256,196 00	$8,849 43	$176 99

FIREMEN'S INSURANCE COMPANY	New York, N.Y.			
Stearns Brothers	Boston	$697,895 00	$3,470 82	$69 42
FRANKLIN FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Ballard, E. O.	Marlborough	$17,416 67	$185 95	$5 58
Briggs, Andrew S.	Taunton	50,125 00	662 16	19 86
Briggs, George H.	Amesbury	47,000 00	675 75	20 27
Carter, B. F., & Co.	Newburyport	46,875 00	307 68	9 23
Chadwick, O. B., & Co.	Peabody	99,075 00	1,151 64	34 55
Church, H. C., & Son	Lowell	75,550 00	850 31	25 51
Cook, Samuel H.	New Bedford	26,400 00	302 80	9 08
Edwards, John, & Co.	Lawrence	243,759 00	2,452 02	73 56
Everett, Edward F.*	Boston	433,708 66	3,582 60	107 48
Fisher, Fred. L.	Medway	35,508 00	444 62	13 34
Frankle, Jones	Haverhill	112,850 00	1,140 79	34 22
Fullerton, Charles D., & Co.	Brockton	16,050 00	210 92	6 33
Gordon, William R.	Beverly	38,450 00	465 62	13 97
Gould, Jesse, & Son	Chelsea	59,826 00	659 71	19 79
Hartshorne, Charles F.	Wakefield	19,975 00	192 80	5 78
Hastings, W. B., & Co.	East Cambridge	104,500 00	1,367 16	41 01
Hathaway, B. A.	Plymouth	25,000 00	287 98	8 64
Hilliard, R. Walter	Arlington	16,865 00	130 25	3 91
Holbrook, Leander	Milford	13,150 00	139 18	4 18
Hovey & Fenno †	Boston	922,665 00	7,485 30	224 56
Johnson, R B.	Holyoke	75,800 00	726 62	21 80
Lockey & Allison	Fitchburg	50,195 00	572 86	17 19
Munroe, A C.	Worcester	211,775 00	2,411 94	72 36
Northey, William	Salem	84,550 00	740 17	22 21
Pendergast, George H.	Charlestown	82,800 00	651 34	19 54
Pierce, Chauncey H.	Northampton	64,400 00	521 23	15 64

* Dec. 1, 1880, to March 19, 1881.

† From March 19.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Serrat, W. D.	Malden	$5,800 00	$77 80	$2 33
Slade, John P., & Son	Fall River	57,060 00	646 47	19 39
Stevenson, J. M.	Pittsfield	107,900 00	1,073 45	32 20
Stratton, Daniel W.	Hudson	27,275 00	367 04	11 01
Thomas, Edward A.	Amherst	48,823 57	437 92	13 14
Wass, R. H.*	Boston	194,900 00	1,693 28	50 80
Wetherbee & Nutter	Brighton	8,100 00	137 50	4 12
Whitaker, C. F.	North Adams	14,150 00	121 68	3 65
Williams, Daniel W.	Waltham	40,804 00	457 04	13 71
Williams, G. D.	Greenfield	54,362 50	416 11	12 48
		$3,533,443 40	$33,747 69	$1,012 42
GENERAL RE-INSURANCE COMPANY	Paris, France.			
Paige, John C.	Boston	$2,360,296 00	$19,982 33	$399 65
Pratt & Tatman	Worcester	727,890 00	7,494 38	149 88
		$3,088,186 00	$27,476 71	$549 53
GERMAN AMERICAN INSURANCE COMPANY	New York, N.Y.			
Appleton, Z. A.	Rockport	$40,020 00	$460 75	$9 21
Brainard, J. C.	Amherst	48,413 00	518 71	10 37
Brown & Terry	Hyde Park	19,000 00	211 75	4 23
Burnham, Edward	Cambridgeport	55,175 00	513 27	10 27
Church, H. C., & Son	Lowell	86,229 34	955 47	19 11
Craig & Bemis	Spencer	29,550 00	262 65	5 25
Denny, Charles A.	Leicester	15,550 00	179 68	3 59
Dunham, H. J.	Stockbridge	14,436 00	153 11	3 06
Dunn & Dunn	Gardner	36,300 00	268 02	5 36
Edwards, John, & Co.	Lawrence	104,599 00	900 32	18 00

Fairbanks, J. W.	Westborough	14,520 00	135 96	2 72
Fisher, M. M.	Medway	53,500 00	508 18	10 16
Follansbee, H. L.	Gloucester	86,700 00	833 63	16 67
Fowler & Kendall	Salem	141,335 00	1,628 51	32 57
Freeman, James M.	Franklin	20,000 90	191 87	3 84
Fuller, S. B.	Florence	50,125 00	548 66	10 97
Gilmore, W. H. P.	Turner's Falls	63,875 00	641 78	12 84
Goodell, W. S.	Haverhill	84,600 00	919 52	18 39
Gould, Jesse, & Son	Chelsea	48,999 67	513 99	10 28
Hall, John T.	Plymouth	38,250 00	285 92	5 72
Hayward, S. A., & Co.	Brockton	68,800 00	818 46	16 37
Hollis & Snow	Boston	4,171,725 00	29,304 35	586 09
Hollis & Snow, sub-agents	Boston	397,350 00	4,042 72	80 85
Hunt & Hamilton	Athol	34,232 06	460 09	9 20
Judd, C. C.	Holyoke	99,925 00	937 34	18 75
Kendall, G. E.	Worcester	300,335 00	2,499 70	49 99
Learned, Thomas H.	Pittsfield	66,140 00	619 04	12 38
Lockey & Allison	Fitchburg	138,795 00	1,370 45	27 41
Lyman, Herbert	Westfield	80,600 00	611 46	12 23
Phillips, E. M.	Southbridge	32,850 00	405 25	8 10
Piper & Sawyer	Newburyport	45,501 00	362 32	7 25
Pynchon, Joseph C.	Springfield	211,386 66	1,948 18	38 96
Read, E R.	Attleborough	28,130 00	279 68	5 59
Rice, Henry	North Attleborough	36,120 00	372 20	7 44
Richards, Elias	Weymouth	20,890 00	187 00	3 74
Selkirk & Evans	Stockbridge	5,300 00	46 34	93
Selkirk, A. W.	Great Barrington	67,300 00	567 67	11 35
Shattuck, J N.	Natick	62,450 00	555 71	11 11
Silsbee & Pickford	Lynn	162,600 00	1,425 43	28 51
Slade, A. K., jun.	Fall River	81,081 23	602 11	12 04

* For one month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Stratton, Daniel W.	Hudson	$20,500 00	$310 20	$6 20
Tillinghast & Alden	New Bedford	223,688 00	1,800 02	36 00
Tyler, Edward D.	North Adams	66,210 00	605 27	12 11
Underwood, G. E.	Ayer	40,475 00	284 50	5 69
Walker, Oliver	Northampton	95,800 00	781 96	15 64
Wellington & Bixby	Adams	47,745 00	360 35	7 20
Whitney, E. C.	Marlborough	52,850 00	495 53	9 91
Williams, S. A., & Co.	Taunton	104,914 00	1,034 97	20 70
Willis, A. H.	Palmer	37,550 00	244 33	4 89
		$7,852,419 96	$63,964 38	$1,279 24
GERMANIA FIRE INSURANCE COMPANY	New York, N.Y.			
Baker, William	Fitchburg	$4,750 00	$52 50	$1 05
Bell, Wesley K.	Ipswich	14,000 00	141 25	2 82
Briggs, Andrew S.	Taunton	35,836 00	390 84	7 82
Cannell, J. H.	Everett	22,600 00	212 75	4 25
Carpenter, George O.	Boston	2,881,151 39	22,415 91	448 32
Dunn & Dunn	Gardner	43,000 00	273 14	5 46
Esty, Frederick M.	Framingham	10,150 00	96 57	1 93
Frankle, Jones	Haverhill	110,050 00	923 73	18 47
Fullerton, C. D., & Co.	Brockton	80,100 00	895 58	17 91
Gordon, William R.	Beverly	10,500 00	119 00	2 38
Hall, John T.	Plymouth	78,480 00	965 62	19 31
Haskell, H. C. L.	Gloucester	18,300 00	203 88	4 07
Kendall, George E.	Worcester	388,759 00	3,441 42	68 83
Macintire, S. A.	Salem	155,475 00	2,073 55	41 47
Mack, A. E.	Lawrence	89,625 00	826 69	16 53
Mellen & Wilson	Fall River	39,519 09	362 25	7 24

Merriam, C. A.	Chelsea	61,650 00	299 40	5 99
Parker, George G.	Milford	9,450 00	62 88	1 26
Phillips, Elisha M.	Southbridge	45,638 00	440 17	8 80
Sargent, Bailey	Merrimac	25,600 00	343 79	6 88
Silsbee & Pickford	Lynn	185,850 00	2,045 76	40 92
Stimpson, Daniel P.	Swampscott	13,400 00	145 00	2 90
Tucke, E. M.	Lowell	129,160 00	1,177 56	23 55
Van Campen, Hiram	New Bedford	62,900 00	1,027 89	20 56
Wilson, Dwight B.	Fall River	19,500 00	96 95	1 94
		$4,535,443 48	$39,034 08	$780 66
GIRARD FIRE AND MARINE INSURANCE CO.	Philadelphia, Penn.			
Cardell, E. L., & Co.	Lowell	$66,600 00	$543 56	$16 31
Crowell, John F.	Worcester	108,426 38	949 01	28 47
Pynchon, Joseph C.	Springfield	80,100 00	723 88	21 72
Swords, James	Boston	1,091,998 66	7,461 45	223 84
		$1,347,125 04	$9,677 90	$290 34
GLENS FALLS INSURANCE CO.	Glens Falls, N.Y.			
Chace & Shaw	Fall River	$15,500 00	$160 25	$3 20
Collins, Thomas C.	Middleborough	12,515 00	111 88	2 24
Cornish, Ivory S.	New Bedford	54,150 00	625 70	12 51
Craig & Bemis	Spencer	41,050 00	362 68	7 25
Goodman, James, & Co.	Boston	1,115,662 00	7,538 71	150 77
Grant, Charles E.	Worcester	65,900 00	597 69	11 95
Judd, F. A.	Springfield	87,600 00	661 39	13 23
Selkirk, A. W.	Great Barrington	5,000 00	43 75	87
Silsbee & Pickford	Lynn	118,050 00	1,458 50	29 17
Stone, Samuel H., jun.	Beverly	46,545 00	488 21	9 76
		$1,561,972 00	$12,048 76	$240 95

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
GREAT WESTERN INSURANCE Co.	New York, N.Y.			
Foster, Nathaniel, jun.	Boston	$6,642,872 00	$48,975 03	$979 50
GUARDIAN FIRE AND LIFE ASSURANCE Co.	London, Eng.			
Brewster, William H., jun.	Newburyport	$99,050 00	$871 43	$17 43
Brown & Terry	Hyde Park	90,660 00	853 24	17 06
Daggett, H. M., jun., & Co.	Attleborough	144,850 00	1,481 65	29 63
Edwards, J., & Co.	Lawrence	55,400 00	413 70	8 27
Everett, Edward F.*	Cambridge	142,346 00	1,208 37	24 17
Frankle, Jones	Haverhill	83,850 00	816 74	16 33
Hollis & Snow	Boston	3,363,824 00	21,460 57	429 21
Hunt, George F.	Lowell	74,875 00	504 73	10 09
Hunt, Oliver D.	Amherst	22,700 00	186 00	3 72
Johnson, Thomas H.	Salem	81,225 00	1,010 34	20 21
Johnson, William F.	Lynn	75,800 00	760 45	15 21
Kendall, Isaac B.	Charlestown	10,300 00	110 95	2 22
Learned, Thomas H.	Pittsfield	30,800 00	299 00	5 98
Lockey & Allison	Fitchburg	195,825 00	1,782 38	35 65
Lyman, Herbert	Westfield	64,700 00	563 30	11 27
Pierce, Chauncey H.	Northampton	41,800 00	392 73	7 85
Tillinghast & Alden	New Bedford	254,878 00	2,090 17	41 80
Warriner, S. C.	Springfield	561,964 00	4,095 07	81 90
Washburn, J. D.	Worcester	265,388 00	3,159 36	63 19
		$5,660,235 00	$42,060 18	$841 19
GUARDIAN FIRE INSURANCE Co.	New York, N.Y.			
Rothery, J. J. E.	Boston	$998,937 00	$6,436 97	$128 74

HAMBURG BREMEN FIRE INSURANCE CO.	Hamburg, Germany.			
Barrows, Roswell S.	Jamaica Plain	$19,100 00	$178 63	$3 57
Blaney, Alexander	Natick	34,275 00	340 90	6 82
Brockway, Charles J.	Newburyport	12,400 00	103 25	2 06
Church, H. C., & Son	Lowell	24,890 00	297 65	5 95
Clark, Henry	Springfield	200,855 50	1,402 70	28 05
Clark, W. E.	Framingham	31,675 00	340 41	6 81
Colby, W. R., & Co.	Salem	44,329 00	569 49	11 39
Collins, T. C.	Middleborough	26,300 00	286 38	5 73
Follansbee, H. L.	Gloucester	124,100 00	1,185 82	23 72
Foote, William H.	Westfield	11,500 00	89 50	1 79
Foster, Nathaniel, jun.	Boston	2,264,446 00	11,700 57	234 01
Frankle, Jones	Haverhill	30,400 00	221 76	4 44
Freeman, James M.	Franklin	12,100 00	104 99	2 10
Fullerton, Charles D., & Co.	Brockton	20,900 00	204 50	4 09
Gordon, William R.	Beverly	5,500 00	70 75	1 41
Haffards, G. M.	Fall River	168,456 23	781 08	15 62
Hathaway, B. A.	Plymouth	20,360 00	266 21	5 32
Hyde, J. F. C.	Newton	63,215 00	542 57	10 85
Jackson, E. T., & Co.	Taunton	36,376 00	359 20	7 18
Johnson, R. B.	Holyoke	30,700 00	229 34	4 59
Leighton, Royal B.	Melrose	57,600 00	443 24	8 86
Lockey & Allison	Fitchburg	3,600 00	51 82	1 04
Mann, Seth, 2d	Randolph	15,766 00	186 16	3 72
Norris & Corthell	Hingham	27,050 00	286 90	5 74
Nutter, Fred C.	East Bridgewater	12,250 00	101 88	2 04
Ober, Joseph E.	West Medford	3,950 00	38 25	76
Otis, George	Yarmouthport	10,590 00	168 20	3 36
Parker, George G.	Milford	17,775 00	127 50	2 55
Pease, M. H.†	Lee	6,500 00	62 25	1 24

* Nov. 1 to March 19.

† Nov. 16, 1880, to Jan. 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Read, Elijah R.	Attleborough	$2,050 00	$20 13	$0 40
Selkirk, A. W.	Great Barrington	4,750 00	61 63	1 23
Serratt, William D.	Malden	114,078 00	1,042 38	20 85
Silsbee & Pickford	Lynn	91,325 00	1,031 70	20 63
Stevens, C. G., & Son	Clinton	15,100 00	154 75	3 09
Stratton, Daniel W.	Hudson	10,050 00	115 28	2 31
Swan, A. D.	Lawrence	8,400 00	62 50	1 25
Swift, Reuben W.*	Provincetown	1,000 00	17 50	35
Thomas, Edward A.	Amherst	7,200 00	61 37	1 23
Tillinghast & Alden	New Bedford	23,000 00	237 00	4 74
Tyler, Edward D.	North Adams	37,550 00	408 30	8 17
Underwood, G. E.	Ayer	29,200 00	203 41	4 07
Walker, Oliver	Northampton	24,750 00	249 38	4 99
Washburn, J. D.	Worcester	247,280 00	2,659 49	53 19
White, F. W.	Dedham	10,975 00	126 13	2 52
Whitney, E. C.	Marlborough	25,075 00	236 94	4 73
Willis, A. H.	Palmer	8,400 00	48 50	97
Wilson & Parker	Pittsfield	27,120 00	328 09	6 56
		$4,024,261 73	$27,806 38	$556 09
HAMBURG MAGDEBURG FIRE INSURANCE CO.	Hamburg, Germany.			
Bacheller & Jenkins	Lynn	$1,000 00	$7 50	$0 15
Darling, H. E.	Boston	278,147 00	1,365 57	27 31
Fuller, W. A.	Springfield	10,787 50	76 18	1 52
Haffards, G. M.	Fall River	1,469 55	12 36	25
Kilbride, J. J.	Lawrence	17,025 00	104 24	2 08
Richardson, H. W.	Pittsfield	2,000 00	12 00	24
Turner, John M.	Northampton	9,450 00	61 03	1 22
		$319,879 05	$1,638 88	$32 77

HANOVER FIRE INSURANCE COMPANY	New York, N.Y.			
Abbott, H. Edward	Brookline	$88,065 00	$641 20	$12 82
Appleton, Z. A.	Rockport	48,250 00	485 33	9 71
Baker, William	Fitchburg	21,930 00	218 88	4 38
Barnes, David H.	Winchendon	4,900 00	36 62	73
Bates, Daniel J.	North Scituate	3,625 00	43 88	88
Briggs, Andrew S.	Taunton	65,461 00	724 94	14 50
Briggs, George H.	Amesbury	57,650 00	710 44	14 21
Burnham, Edward	Cambridgeport	161,900 00	1,320 69	26 41
Clapp, Lafayette, jun.	Easthampton	65,625 00	586 32	11 73
Collins, Thomas C.	Middleborough	31,525 00	323 41	6 47
Crane, Wesley C.	Somerville	40,440 00	280 76	5 62
Currier, Augustus N.	Worcester	174,375 00	1,583 15	31 66
Danforth, William S.	Plymouth	16,000 00	181 00	3 62
Dutcher, H., & Co.	Sheffield	11,475 00	89 24	1 78
Farnsworth, Ezra S.	Newtonville	43,975 00	408 92	8 18
Fiske, B. S.	Brighton	38,150 00	506 06	10 12
Freeman, James M.	Franklin	21,300 00	209 37	4 19
Goodell, W. S.	Haverhill	82,125 00	854 78	17 10
Gould, Jesse, & Son	Chelsea	34,774 00	430 37	8 60
Hastings, W. B., & Co.	East Cambridge	69,940 00	795 25	15 90
Higley, George T.	Ashland	16,625 00	164 33	3 29
Hill, Thomas H., & Co.	Woburn	21,350 00	238 55	4 77
Hovey & Fenno	Boston	2,728,201 00	15,103 01	302 06
Howland, F. P., & Sons	Abington	70,565 00	737 16	14 74
Hunt & Hamilton	Athol	11,550 00	178 25	3 56
Hyde, J. F. C.	Newton	13,975 00	97 87	1 96
Johnson, R. B.	Holyoke	71,125 00	577 92	11 56
Johnson, William F.	Lynn	138,800 00	1,267 79	25 36
Kennedy, Thomas C.	East Boston	46,890 00	427 99	8 56

* To Sept. 27, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Ladd Brothers & Co.	Springfield	$281,343 04	$2,032 17	$40 64
Lyman, Herbert	Westfield	69,400 00	605 63	12 11
Macintire, S. A.	Salem	57,450 00	642 24	12 84
Meserve, Clement	Hopkinton	19,030 00	256 24	5 12
Osgood & Perry	Lowell	111,812 00	758 38	15 17
Parker, James O.	Methuen	29,550 00	361 87	7 24
Pendergast, George H.	Charlestown	80,575 00	672 33	13 45
Phillips, Elisha M.	Southbridge	79,899 66	846 26	16 93
Piper & Sawyer	Newburyport	35,451 00	300 27	6 01
Porter, Samuel	Beverly	54,415 00	483 47	9 66
Puffer, Loring W.	Brockton	52,400 00	609 75	12 19
Richardson, O. P., jun.	Attleborough	35,400 00	345 00	6 90
Slade, A. K , jun.	Fall River	70,481 23	709 67	14 19
Smith, H H.	Vineyard Haven	43,925 00	585 62	11 71
Smith, Jonathan	Clinton	11,780 00	115 44	2 30
Thomas, Edward A.	Amherst	64,858 00	528 25	10 56
Tillinghast & Alden	New Bedford	78,825 00	674 44	13 49
Tyler, Edward D.	North Adams	73,072 00	734 49	14 69
Walker, Oliver	Northampton	78,750 00	743 23	14 86
West, Charles T.	Lexington	25,575 00	232 38	4 65
Whitney, E. C.	Marlborough	63,500 00	586 30	11 73
Williams, G. D.	Greenfield	26,110 00	184 17	3 68
Wilson & Parker	Pittsfield	66,820 00	614 35	12 29
Wright & Siggens	Great Barrington	51,700 00	549 75	10 99
		$5,762,687 93	$43,395 18	$867 87

HARTFORD FIRE INSURANCE CO.	Hartford, Conn.			
Adams, Joseph S.	Framingham	$22,485 00	$247 35	$4 95
Barrows, R. S.	Jamaica Plain	53,667 00	624 84	12 50
Bird, H.	Cambridge	10,500 00	135 37	2 71
Bradway, M., & Son	Monson	94,500 00	581 00	11 62
Brown, I. J.	Hyde Park	82,575 00	700 65	14 01
Burleigh, O. H.	Natick	38,150 00	291 88	5 83
Carpenter, R. W.	Foxborough	5,500 00	56 25	1 12
Carter, B. F., & Co.	Newburyport	102,241 00	810 40	16 21
Chadwick, O. B., & Co.	Peabody	160,835 00	1,731 44	34 63
Cheppu & Brown	Concord and Boston.	6,800 00	63 50	1 27
Church, H. C., & Son	Lowell	266,558 33	2,852 26	57 05
Cogswell, Theo. F.	Ipswich	8,550 00	90 00	1 80
Collins, Thomas C.	Middleborough	19,300 00	196 75	3 93
Dunn & Dunn	Gardner	15,700 00	224 50	4 49
Fisher, M. M.	Medway	57,775 00	707 26	14 15
Fuller, E. J.	Winchendon	15,798 33	164 96	3 30
Gilmore, W. H. P.*	Turner's Falls.	25,900 00	248 50	4 97
Goodell, W. S.	Haverhill	196,485 00	1,962 25	39 24
Hall, John T.	Plymouth	36,800 00	356 49	7 13
Holbrook, E. D.	South Braintree	3,400 00	43 00	86
Hovey & Fenno	Boston	4,292,862 28	26,103 30	522 07
Howe, Samuel E.	Pittsfield	119,100 00	1,194 70	23 89
Howland, E. P.	Quincy	26,135 00	312 81	6 26
Hunt & Hamilton	Athol	68,065 06	815 37	16 31
Hyde, James F C.	Newton	72,295 00	698 26	13 97
Ingraham, W. H.*	Watertown	10,250 00	108 00	2 16
Johnson, R. B.	Holyoke	253,033 34	2,245 23	44 90
Johnson, Waldo	Webster	32,100 00	391 63	7 83
Kimball, John G.	Nashua, N.H.	7,144 00	63 14	1 26

* From June 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Lane, Otis	Ware	$32,350 00	$388 25	$7 76
Lyman, Herbert	Westfield	175,375 00	1,626 83	32 54
Lyons, Samuel J.	Greenfield	140,357 14	875 80	17 52
Maguire, John G.	Woburn	31,300 00	312 60	6 25
McCann, J. A., & Co.	Chelsea	5,400 00	31 20	62
Northey, William	Salem	285,250 00	2,539 68	50 79
Packard, S. Franklin	Brockton	91,060 00	912 17	18 24
Parker, George G.	Milford	16,500 00	165 13	3 30
Parker, James O.	Methuen	19,983 00	207 09	4 14
Phillips, Elisha M.	Southbridge	142,002 66	1,756 89	35 14
Pierce, Chauncey H.	Northampton	391,803 00	3,449 42	68 99
Porter, Samuel	Beverly	13,500 00	134 69	2 69
Puffer, George D.	Saxonville	23,850 00	335 63	6 71
Pynchon, Joseph C.	Springfield	527,402 66	4,525 52	90 51
Richardson, O. P., jun.	Attleborough	18,375 00	194 40	3 89
Silsbee & Pickford	Lynn	265,350 00	3,037 96	60 76
Slade, John P., & Son	Fall River	259,164 14	1,589 29	31 79
Smart, Joseph A.	Andover	17,450 00	192 09	3 84
Smith & Skerry	North Brookfield	85,000 00	1,013 15	20 26
Smith, Henry H.	Vineyard Haven	48,100 00	516 20	10 32
Stacy, S. A., & Son	Gloucester	11,510 00	1,258 45	25 17
Stevens, Charles G., & Son	Clinton	22,200 00	298 38	5 97
Stratton, Daniel W.	Hudson	37,850 00	395 14	7 90
Swan, Albert D.	Lawrence	82,100 00	621 37	12 43
Tillinghast & Alden	New Bedford	117,510 00	1,217 96	24 36
Tyler, Edward D.	North Adams	43,175 00	510 04	10 20
Upton & Willis	Fitchburg	76,880 00	887 95	17 76
Viles, Daniel F.	Waltham	107,300 00	1,011 50	20 23

Washburn, J. D.	Worcester	624,884 00	6,940 64	138 81
White, Nathaniel G.	Lawrence	51,500 00	421 72	8 43
Whitney, E. C.	Marlborough	137,242 00	1,171 99	23 43
Whittier, Samuel	Leominster	30,675 00	258 63	5 17
Williams, S. A., & Co.	Taunton	94,543 00	980 76	19 62
Willis, A. H.	Palmer	28,625 00	312 00	6 24
Wright & Siggens	Great Barrington	25,798 00	274 49	5 49
		$10,185,868 94	$84,386 10	$1,687 69
HOFFMAN FIRE INSURANCE COMPANY	New York, N.Y.			
Paige, John C.	Boston	$1,958,703 00	$16,103 07	$322 06
Tillinghast & Alden	New Bedford	32,262 50	425 14	8 50
		$1,990,965 50	$16,528 21	$330 56
HOME INSURANCE COMPANY	New York, N.Y.			
Adams, Joseph S.	Framingham	$34,300 00	$368 13	$7 36
Alden, Jared F.	Middleborough	57,300 00	814 63	16 29
Andrus, F. O.	Sheffield	69,630 00	728 80	14 58
Baker, William.	Fitchburg	78,290 00	764 89	15 30
Barrett, R. F.	Concord	67,500 00	794 87	15 90
Bell, Wesley K.	Ipswich	19,620 00	239 50	4 79
Billings, G. A.	Hatfield	6,700 00	15 65	31
Billings, Henry W.	Conway	19,150 00	198 63	3 97
Bridgeman, William E.	Belchertown	7,200 00	64 00	1 28
Briggs, Andrew S.	Taunton	172,126 00	1,662 66	33 25
Brown, Samuel W.	Brimfield	4,800 00	52 00	1 04
Burleigh, O. H.	Natick	92,710 00	809 78	16 19
Burnham, Edward	Cambridgeport	137,100 00	1,195 57	23 91
Bush, A. L.	Westfield	151,668 33	1,319 19	26 38
Chapin & Williams	Greenfield	108,550 00	864 20	17 28
Chapin, Charles M.	Hyde Park	84,821 00	823 76	16 48

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Cheever & Lee	Manchester	$13,250 00	$168 88	$3 38
Church, Myron L.	Huntington	2,000 00	20 00	40
Colton, Edwin K.	Longmeadow	22,050 00	235 96	4 72
Craig & Bemis	Spencer	60,925 00	495 74	9 91
Curtis, Orson B.	Colerain	15,150 00	184 75	3 69
Cutler, Nahum S.	Bernardston	14,005 00	136 80	2 74
Darling, Uriah T.	Leyden	14,270 00	136 29	2 73
Demond, W. E.	West Springfield	31,000 00	282 07	5 64
Denny, Charles A.	Leicester	66,500 34	771 52	15 43
Dunn & Dunn	Gardner	68,218 00	610 07	12 20
Ely, George W.	Wilbraham	3,000 00	44 10	88
Faunce, George B.	Boston	525,955 00	4,149 35	82 99
Fisher, M. M.	Medway	136,750 00	1,232 08	24 64
Fiske, George B.	Holliston	32,650 00	466 67	9 33
Forward, Joseph M.	Southwick	19,630 00	209 13	4 18
George, J. Phillips	Jamaica Plain	76,300 00	695 77	13 92
Gilmore, W. H. P.	Turner's Falls	112,795 00	1,003 28	20 07
Goddard, Ira N.	Millbury	51,100 00	416 97	8 34
Goodell, Walter S.	Haverhill	181,250 00	2,173 61	43 47
Gordon, William R.	Beverly	27,800 00	325 12	6 50
Gould, Jesse, & Son	Chelsea	302,224 00	2,474 98	49 49
Greenwood, C. C.	Needham	42,650 00	512 84	10 26
Hale, Otis F.	Gill	–	14 63	29
Hall, John T.	Plymouth	174,555 00	1,563 85	31 28
Hapgood, George H.	Chester	35,900 00	419 68	8 39
Hardwick, John, & Co.	Quincy	84,310 00	1,045 35	20 91
Hastings, W. B., & Co.	East Cambridge	73,250 00	966 87	19 34
Hayden, C. L.	South Deerfield	8,500 00	330 74	6 61

Hayward, S. A., & Co.	Brockton	198,900 00	2,108 79	42 18
Higley, George T.	Ashland	40,685 00	401 28	8 03
Holbrook, Leander	Milford	25,700 00	274 26	5 49
Hollis & Snow	Boston	6,645,310 00	40,555 35	811 11
Hollis & Snow, sub-agents	Boston	1,106,613 00	10,702 70	214 05
Horton, Sparrow	Woburn	25,993 00	381 86	7 64
Howland, F. P., & Sons	Abington	77,900 00	837 53	16 75
Hunt & Hamilton	Athol	81,365 06	946 88	18 94
Hunt, O. D.	Amherst	75,830 00	721 73	14 43
Hyde, James F. C.	Newton	209,425 00	1,471 96	29 44
Ingraham, W. H.	Watertown	76,197 00	1,037 89	20 76
Johnson, B. S.	Haydenville	56,405 00	604 62	12 09
Johnson, Charles B.	Easthampton	40,360 00	235 20	4 70
Johnson, R. B.	Holyoke	242,806 67	1,936 78	38 74
Judd, F. A.	Springfield	446,635 00	3,909 73	78 19
Kimball, W. L.	Littleton	8,400 00	87 50	1 75
Lane, Otis	Ware	33,850 00	467 20	9 34
Learned, Thomas H.	Pittsfield	167,325 00	1,525 44	30 51
Macintire, S. A.	Salem	416,745 00	4,627 71	92 55
Macy, George W.	Nantucket	26,150 00	314 08	6 28
Mann, Seth, 2d	Randolph	51,951 00	525 12	10 50
Mantor, Moses M.	Charlemont	32,250 00	402 69	8 05
Merrick, Spencer R.	Clinton	76,395 00	767 38	15 35
Meserve, Clement	Hopkinton	53,790 00	760 84	15 21
Morris, F. E.	Monson	18,525 00	171 10	3 42
Osgood & Perry	Lowell	310,464 70	2,489 70	49 79
Otis, George	Yarmouthport	117,453 00	1,354 61	27 09
Parks, Horace	Russell	3,900 00	40 00	80
Pease, M. H.	Lee	71,750 00	656 58	13 13
Phillips, Elisha M.	Southbridge	69,600 00	844 99	16 90
Piper & Sawyer	Newburyport	208,686 00	1,853 47	37 07

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Pomeroy, Charles	Northfield	$37,500 00	$400 41	$8 01
Porter, Eleazer	Hadley	1,100 00	7 00	14
Proctor, Abel R.	Arlington	13,900 00	145 63	2 91
Reed, E. M.	Mansfield	36,300 00	425 46	8 51
Richards, Elias	Weymouth	127,130 00	1,253 30	25 07
Richardson, O. P., jun.	Attleborough	66,520 00	753 63	15 07
Sargent, Bailey	Merrimac	2,150 00	27 25	54
Selkirk, A. W.	Great Barrington	170,200 00	1,638 59	32 77
Serrat, William D.	Malden	89,813 00	587 24	11 74
Silsbee & Pickford	Lynn	306,650 00	3,379 01	67 58
Slade, John P., & Son	Fall River	188,725 00	1,135 57	22 71
Smith & Skerry	North Brookfield	99,740 00	1,001 05	20 02
Smith, Henry A.	Stoneham	30,500 00	317 85	6 36
Spellman, Solomon C.	Hampden	8,100 00	111 25	2 22
Stacy, S. A., & Son	Gloucester	115,350 00	1,312 57	26 25
Swan, Albert D.	Lawrence	289,420 00	2,454 57	49 09
Taft, C. R.	Williamstown	25,605 00	253 03	5 06
Tillinghast & Alden	New Bedford	358,148 50	3,218 47	64 37
Tyler, Edward D.	North Adams	178,447 50	1,820 54	36 41
Viles, Daniel F.	Waltham	71,810 00	770 65	15 41
Walker, Oliver	Northampton	200,175 00	1,566 48	31 33
Washburn, J. D.	Worcester	435,961 00	4,613 70	92 27
Wellington, H. H.	Adams	145,615 00	1,215 57	24 31
Welsh, Josiah S.	Hudson	27,875 00	345 38	6 91
Wetherbee & Nutter	Brighton	25,150 00	278 75	5 57
White, Luther	Chicopee	50,599 98	537 67	10 75
Whitney, E. C.	Marlborough	107,406 00	987 48	19 75
Wight, Henry K.	Indian Orchard	34,150 00	360 08	7 20

Wilder, Joseph H.	Shelburne Falls	12,250 00	106 75	2 13
Williamson, R. J. & C. C.	Webster	18,625 00	190 15	3 80
Willis, A. H.	Palmer	126,800 00	1,050 37	21 00
Wright, Charles P.	Montague	300 00	2 25	04
		$17,726,828 08	$147,086 03	$2,941 62
HOWARD INSURANCE COMPANY	New York, N.Y.			
Adams, J. Fred	Haverhill	$16,000 00	$164 35	$3 29
Baker, William	Fitchburg	6,250 00	77 50	1 55
Chase, William E.	Newburyport	137,530 00	1,312 07	26 24
Cook, Samuel H.	New Bedford	66,850 00	819 93	16 40
Crowson, V. W.	Westfield	14,500 00	127 00	2 54
D'Evelyn, John S.	Lowell	42,270 00	519 12	10 38
Edwards, J., & Co.	Lawrence	50,761 00	693 20	13 86
Ellison, Baker, & Coolidge	Boston	2,026,324 41	15,063 40	301 27
Fullerton, C. D., & Co.	Brockton	64,350 00	528 32	10 57
Jackson, E. T , & Co.	Taunton	75,701 00	760 27	15 21
Kendall, George E.	Worcester	71,955 00	997 04	19 94
Macintire, S. A.	Salem	102,383 00	1,059 65	21 19
Mellen & Wilson	Fall River	57,321 23	651 31	13 03
Morissey, J., & Son	Plymouth	13,900 00	157 10	3 14
Munroe, A. C.	Worcester	165,854 00	1,816 53	36 33
Pynchon, Joseph C.	Springfield	151,488 66	1,415 97	28 32
Read, Elijah R.	Attleborough	27,975 00	283 86	5 68
Stevenson, J. M.	Pittsfield	82,100 00	905 94	18 12
Wilson, Dwight B.	Fall River	3,300 00	36 00	72
		$3,176,813 30	$27,388 56	$547 78
IMPERIAL FIRE INSURANCE COMPANY	London, Eng.			
Alden, Jared F.	Middleborough	$4,900 00	$60 00	$1 20
Ballard, E. O.	Marlborough	31,108 50	414 57	8 29

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Blaney, Alexander	Natick	$21,700 00	$220 50	$4 41
Chadwick, O. B., & Co.	Peabody	55,425 00	646 81	12 94
Church, H. C., & Son	Lowell	16,500 00	263 25	5 26
Clark, Henry	Springfield	318,147 50	2,490 75	49 81
Conn, George H.	Woburn	25,942 50	304 90	6 10
Dunbar, J. R.	Westfield	7,500 00	113 75	2 27
Edwards, J., & Co.	Lawrence	54,544 00	557 60	11 15
Fisher, Fred. L.	Medway	13,417 00	143 30	2 87
Fiske, George B.	Holliston	42,545 00	468 77	9 37
Fullerton, Charles D., & Co.	Brockton	74,550 00	841 42	16 82
Gifford, S. S.	Provincetown	3,200 00	42 13	84
Goodell, Walter S.	Haverhill	73,540 00	574 12	11 48
Grinnell, L., & Son	New Bedford	33,850 00	296 70	5 93
Hall, John T.	Plymouth	36,300 00	353 75	7 07
Holbrook, Leander	Milford	27,650 00	232 57	4 65
Johnson, Waldo	Webster	14,000 00	156 75	3 13
Kendall, George E.	Worcester	291,551 00	2,066 85	41 34
Lockey & Allison	Fitchburg	22,184 00	301 76	6 04
Macintire, S. A.	Salem	45,950 00	725 88	14 52
Paige, John C.	Boston	3,630,765 00	23,043 72	460 87
Piper & Sawyer	Newburyport	5,150 00	39 50	79
Richardson, O. P., jun.	Attleborough	17,650 00	187 75	3 75
Serrat, W. D.	Melrose	3,500 00	23 75	47
Silsbee & Pickford	Lynn	164,350 00	1,837 24	36 74
Slade, John P., & Son	Fall River	63,982 14	246 28	4 93
Underhay, John	Holbrook	20,500 00	185 00	3 70
Walker, Oliver	Northampton	56,375 00	489 27	9 79
Whitaker, C. F.	North Adams	60,511 67	821 99	16 44

Williams, S. A., & Co.	Taunton	50,780 00	615 43	12 31
Willis, A. H.	Palmer	2,925 00	21 25	42
Wilson & Parker	Pittsfield	56,270 00	513 17	10 26
Wright & Siggens	Great Barrington	10,000 00	126 50	2 53
		$5,357,263 31	$39,426 98	$788 49
INSURANCE COMPANY, STATE OF PENNSYLVANIA,	Philadelphia, Penn.			
Abbott, H. E.	Brookline	$66,035 00	$811 56	$24 35
Adams, Edward F.	Haverhill	13,500 00	125 25	3 76
Bacheller & Jenkins	Lynn	88,550 00	986 41	29 59
Brainard, J. C.	Amherst	23,750 00	250 83	7 52
Chaffee, J. C.	Lee	4,500 00	65 00	1 95
Clark, W. E.	Framingham	47,937 50	593 67	17 81
Coburn, Charles	Lowell	59,775 00	541 08	16 23
Conn, George H.	Woburn	46,225 00	542 76	16 28
Dudley, Charles R.	Monson	18,750 00	147 52	4 42
Follansbee, H. L.	Gloucester	31,425 00	379 55	11 39
Fowler & Kendall	Salem	12,300 00	170 75	5 12
Gould, Jesse, & Son	Chelsea	26,456 00	337 35	10 12
Greenwood, S. A.	Winchendon	16,342 00	253 75	7 61
Hastings, W. B., & Co.	East Cambridge	160,745 00	2,100 73	63 02
Howland, S. D.	Fall River	40,250 00	353 97	10 62
Kilbride, J. J.	Lawrence	7,400 00	53 25	1 60
Lockey & Allison	Fitchburg	50,473 00	693 61	20 81
Miller, George F.	North Adams	37,256 67	445 21	13 36
Norwood, J. K.	Lawrence	20,475 00	242 44	7 27
O'Brion, Thomas L.	Boston	1,135,567 66	7,928 33	237 85
Parkhurst, C. S.	Springfield	25,982 00	268 96	8 07
Parks, L. C.	Worcester	23,516 00	193 99	5 82
Pope & Wheeler	South Boston	77,185 00	679 31	20 38
Selkirk, A. W.	Great Barrington	9,816 67	121 92	3 66

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Spring, John F.	Greenfield	$21,950 00	$319 57	$9 59
Sproat, Charles W.*	Taunton	13,475 00	116 05	3 48
Sproat, James H.	Taunton	26,650 00	222 37	6 67
Taft, S. S.	Palmer	28,975 00	362 81	10 88
Turner, John M.	Northampton	30,400 00	318 00	9 54
Van Campen, H.	New Bedford	21,100 00	277 90	8 34
Williamson, R. J. & C. C.	Webster	12,700 00	156 41	4 69
		$2,199,462 50	$20,060 31	$601 80
IRVING INSURANCE COMPANY	New York, N.Y.			
Ellison, Baker, & Coolidge	Boston	$270,493 00	$3,078 48	$61 57
JEFFERSON INSURANCE COMPANY	New York, N.Y.			
Rothery, J. J. E.	Boston	$724,431 00	$3,612 35	$72 25
Westgate, H. H.	Boston	168,765 00	791 71	15 83
		$893,196 00	$4,404 06	$88 08
KNICKERBOCKER FIRE INSURANCE COMPANY	New York, N.Y.			
Adams, Edward F.	Haverhill	$1,250 00	$7 78	$0 15
Baker, Ezra	Lynn	9,612 50	73 38	1 47
Bowen, Hosea B.	South Boston	2,775 00	19 37	39
Brainard, J. C.	Amherst	5,530 00	38 27	77
Brown & Terry	Hyde Park	2,587 50	27 48	55
Chace & Shaw	Fall River	4,775 00	8 66	17
Clark, Henry	Springfield	31,417 87	154 22	3 08
Coburn, Charles	Lowell	9,102 00	80 80	1 62
Collins, Thomas C.	Middleborough	1,500 00	12 75	25
Coolidge, Aug.	Worcester	13,024 00	212 30	4 25

Daniels, George P.	Salem	6,625 00	70 21	1 40
Edwards, J , & Co.†	Lawrence	750 00	3 37	07
Farwell, Royal E.	Natick	3,062 50	33 09	66
Hastings, W. B , & Co.	East Cambridge	7,225 00	79 16	1 58
McCann, J. A., & Co.	Chelsea	1,337 50	11 72	23
Munn, John B.	Holyoke	10,781 25	64 59	1 29
O'Brion, Thomas L.	Boston	87,614 00	586 86	11 74
Packard, S. Franklin	Brockton	6,045 83	41 46	83
Page, Henry H.	Boston Highlands	1,143 75	5 22	10
Pierce, Chauncey H.	Northampton	1,125 00	6 40	13
Richardson, H. W.	Pittsfield	1,712 50	11 75	23
Stearns Brothers	Boston	35,019 00	302 87	6 06
Stone, Emerson	Spencer	5,750 00	48 87	98
Townsend, James	East Boston	125 00	1 25	02
Viles, Daniel F.	Waltham	875 00	12 37	25
		$250,765 20	$1,914 20	$38 27
LAMAR INSURANCE COMPANY	New York, N.Y.			
Northey, William	Salem	$38,400 00	$242 18	$4 84
Sawyer & Blake	Boston	1,519,055 64	11,629 80	232 60
		$1,557,455 64	$11,871 98	$237 44
LANCASHIRE INSURANCE COMPANY	Manchester, Eng.			
Abbott, H. Edward	Brookline	$111,250 00	$1,172 61	$23 45
Ballard, E O.	Marlborough	75,419 67	842 87	16 86
Brewster, William H., jun.	Newburyport	116,482 00	1,137 63	22 75
Burge, Lorenzo, Hayes, & Co.	Waltham	82,520 45	715 09	14 30
Burleigh, O. H.	Natick	54,150 00	645 12	12 90
Cardell, E. L , & Co.	Lowell	140,345 00	1,715 34	34 31
Chaffee, J. C.	Lee	13,200 00	136 85	2 74

* To May, 1881.

† One month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Chapin & Williams	Greenfield	$26,546 66	$258 67	$5 17
Chapin, Charles M.	Hyde Park	53,257 00	824 93	16 50
Clark, Henry	Springfield	411,123 50	3,287 56	65 75
Clark, W. E.	Framingham	44,450 00	481 20	9 62
Collins, Thomas C.	Middleborough	20,425 00	290 70	5 81
Conn, George H.	Woburn	73,637 00	948 09	18 96
Craig & Bemis	Spencer	36,500 00	345 84	6 92
Currier, Aug. N.	Worcester	770,581 00	7,723 58	154 47
Currier, F. C., & Son	Fitchburg	92,290 00	1,037 41	20 75
Denny, C. A.	Leicester	35,800 00	441 81	8 84
Dunn & Dunn	Gardner	35,800 00	335 41	6 71
Edwards, J., & Co.	Lawrence	55,100 00	575 68	11 51
Ellison, Baker, & Coolidge	Boston	3,336,029 60	22,083 27	441 67
Farnsworth, E. S.	Newtonville	14,950 00	174 70	3 49
Fiske, George B.	Holliston	20,050 00	217 76	4 35
Follansbee, H. L.	Gloucester	89,650 00	1,031 34	20 63
Foote, William H.	Westfield	35,050 00	364 25	7 28
Fowler & Kendall	Salem	47,691 67	657 65	13 15
Freeman, James M.	Franklin	11,700 00	129 00	2 58
Goodell, W. S.	Haverhill	94,325 00	1,098 45	21 97
Greenwood, S. A.	Winchendon	6,850 00	111 00	2 22
Hall, John T.	Plymouth	25,500 00	228 40	4 57
Hardwick, John, & Co.	Quincy	23,050 00	333 50	6 67
Hastings, W. B., & Co.	East Cambridge	116,700 00	1,384 17	27 68
Howland, S. D.	Fall River	149,700 00	1,452 13	29 04
Judd, C. C.	Holyoke	86,725 00	846 84	16 94
Lincoln, William, & Co.	Warren	199,027 00	2,091 92	41 84
McCann, James A., & Co.	Chelsea	8,700 00	100 00	2 00

Merriam, Otis	Chelsea	20,000 00	218 22	4 36
Parker, George G.	Milford	52,275 00	410 74	8 21
Pendergast, George H.	Charlestown	116,930 00	1,215 13	24 30
Pierce, Chauncey H.	Northampton	101,150 00	1,104 33	22 09
Porter, Samuel	Beverly	34,575 00	350 06	7 00
Puffer, Loring W.	Brockton	46,950 00	655 00	13 10
Richards, Elias	Weymouth	17,300 00	187 25	3 74
Richardson, O. P., jun.	Attleborough	32,950 00	308 85	6 18
Stevens, C. G., & Son,	Clinton	39,075 00	450 26	9 01
Swift, Reuben W.	Provincetown	24,475 00	311 90	6 24
Thomas, Edward A.	Amherst	43,250 00	507 84	10 16
Underwood, George E.	Ayer	61,749 00	654 71	13 09
Van Campen, Hiram	New Bedford	79,200 00	1,093 88	21 88
Westgate, H. H.	Boston and Melrose	52,662 00	503 51	10 07
Whitaker, C. F.	North Adams	74,933 33	1,013 56	20 27
Williams, S. A., & Co.	Taunton	85,230 00	977 61	19 55
Williamson, R. J. & C. C.	Webster	43,577 00	517 49	10 34
Wilson & Parker	Pittsfield	72,205 00	782 95	15 66
Wright & Siggens	Great Barrington	25,373 00	266 19	5 32
		$7,538,434 88	$66,750 25	$1,334 97
LION FIRE INSURANCE COMPANY	London, Eng.			
Adams, Edward F.	Haverhill	$5,000 00	$43 75	$0 87
Baker, Ezra	Lynn	88,000 00	739 33	14 78
Coburn, Charles	Lowell	44,500 00	407 87	8 16
Foster, Nathaniel, jun.	Belmont	100,700 00	544 18	10 88
Gregerson, George W.	Boston	–	11,051 99	221 04
Parker, F. S.	Pittsfield	28,450 00	266 10	5 32
Parkhurst, C. S.	Springfield	23,534 00	257 15	5 14
Townsend, James	East Boston	39,250 00	368 20	7 36

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Turner, John M.	Northampton	$2,500 00	$25 00	$0 50
Washburn, John D.	Worcester	178,174 00	1,884 23	37 68
		$510,108 00	$15,587 80	$311 73
LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY	Liverpool, Eng.			
Baker, William	Fitchburg	$26,200 00	$287 85	$5 76
Bell, Wesley K.	Ipswich	15,600 00	175 00	3 50
Brewster, William H., jun.	Newburyport	176,585 00	1,625 77	32 51
Briggs, Andrew S.	Taunton	128,220 00	1,379 71	27 59
Brown, Henry A.	Salem	256,764 00	2,631 09	52 62
Chaffee, J C.	Lee	48,650 00	568 00	11 36
Chapin & Williams	Greenfield	87,880 00	540 21	10 80
Church, H. C., & Son	Lowell	108,208 33	1,424 35	28 49
Clark, Henry	Springfield	857,136 00	6,598 01	131 96
Clark, W. E.	Framingham	118,100 00	1,120 00	22 40
Coleman, M. O. T., & Co.	Westfield	117,333 00	1,047 98	20 95
Collins, Thomas C.	Middleborough	36,750 00	397 45	7 95
Conn, George H	Woburn	258,027 00	3,227 38	64 55
Dodd, Stephen, & Co.	Gloucester	137,307 00	1,240 73	24 81
Fairbanks, J. W.	Westborough	76,018 00	733 61	14 67
Fisher, M. M.	Medway	100,500 00	1,058 40	21 17
Fiske, George B.	Holliston	82,766 66	771 03	15 42
Forbush, James M.	Natick	66,250 00	736 55	14 73
Frankle, Jones	Haverhill	171,170 00	1,561 83	31 24
Gordon, William R.	Beverly	67,710 00	765 89	15 32
Grinnell, Lawrence	New Bedford	409,656 00	3,722 44	74 45

Guild, Charles E.	Boston	19,933,222 13	100,091 97	2,001 84
Holbrook, Leander	Milford	51,300 00	367 59	7 35
Howland, F. P., & Sons	Abington	136,525 00	1,424 86	28 50
Hoyt, G. & J. F.	Shelburne Falls	8,500 00	98 25	1 96
Hunt & Hamilton	Athol	53,075 00	766 62	15 33
Jordan & Co.	Weymouth and Boston	103,415 00	1,176 24	23 53
Judd, C. C.	Holyoke	223,725 00	1,730 22	34 60
Lincoln, William, & Co.	Warren	450,796 00	3,846 95	76 94
Lockey & Allison	Fitchburg	154,695 00	1,665 57	33 31
Munroe, A. C.	Worcester	1,495,600 00	16,548 36	330 97
Pease, Joseph T.	Edgartown	80,335 00	937 00	18 74
Puffer, Loring W.	Brockton	87,984 00	952 75	19 05
Richardson, O. P., jun.	Attleborough	54,716 00	504 58	10 09
Selkirk, A. W.	Great Barrington	83,825 00	782 26	15 65
Silsbee & Pickford	Lynn	187,825 00	2,045 07	40 90
Slade, John P., & Son	Fall River	499,405 00	2,515 26	50 31
Stevens, C. G., & Son	Clinton	49,900 00	635 60	12 71
Stevenson, J. M.	Pittsfield	100,825 00	893 35	17 87
Stratton, Daniel W.	Hudson	66,255 00	815 72	16 31
Swan, Albert D.	Lawrence	197,800 00	1,756 57	35 13
Tyler, Edward D.	North Adams	152,680 00	1,353 69	27 07
Underhay, John	Holbrook	32,150 00	329 35	6 59
Underwood, George E.	Ayer	108,167 00	1,129 72	22 59
Walker, Oliver	Northampton	190,650 00	1,547 00	30 94
Weston, William H.	Danvers	36,300 00	455 00	9 10
Whitney, E. C.	Marlborough	80,741 00	919 05	18 38
		$27,967,242 12	$176,901 88	$3,538 01

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
LONDON AND LANCASHIRE INSURANCE COMPANY,	Liverpool, Eng.			
Appleton, Z. A.	Rockport	$3,000 00	$37 50	$0 75
Ballard, E. O.	Marlborough	30,162 00	407 34	8 15
Bird, H.	Cambridge	99,165 00	1,263 42	25 27
Briggs, Andrew S.	Taunton	24,700 00	230 75	4 61
Brown, Benjamin F.	Charlestown	9,500 00	192 58	3 85
Carter, B. F., & Co.	Newburyport	24,200 00	229 02	4 58
Coburn, George W., & Son	Lowell	65,300 00	684 87	13 70
Conn, George H.	Woburn	107,884 00	1,281 24	25 62
Currier, Aug. N.	Worcester	233,075 00	2,467 06	49 34
Edwards, J., & Co.	Lawrence	111,533 00	1,395 96	27 92
Esty, Frederick M.	Framingham	16,983 34	127 01	2 54
Foster & Scull	Boston	2,960,243 00	25,073 05	501 46
Frankle, Jones	Haverhill	62,800 00	558 16	11 16
Gordon, William R.	Beverly	25,500 00	259 41	5 19
Gould, Jesse, & Son	Chelsea	42,532 00	515 80	10 31
Grinnell, L., & Son	New Bedford	64,628 00	717 37	14 35
Hayward, S. A , & Co.	Brockton	100,800 00	1,046 75	20 93
Judd, C. C.	Holyoke	105,197 50	1,075 47	21 51
Liffler, Charles	Boston Highlands	71,059 37	715 46	14 31
Lockey & Allison	Fitchburg	72,055 00	1,147 74	22 95
Northey, William	Salem	108,775 00	1,141 23	22 82
Rice, Henry	North Attleborough	28,250 00	298 25	5 96
Slade, John P., & Son	Fall River	65,962 06	830 33	16 61
Stevenson, J. M.	Pittsfield	65,585 00	676 61	13 53
Whitaker, C. F.	North Adams	51,450 00	830 21	16 60
Whitmore, James C.	East Boston	39,437 50	428 65	8 57

Williams, G. D.	Greenfield	6,500 00	51 50	1 03
Williamson, R. J. & C. C.	Webster	65,416 00	616 95	12 33
		$4,661,692 77	$44,299 69	$885 95
LONDON ASSURANCE CORPORATION	London, England			
Adams, J. Fred	Haverhill	$36,600 00	$290 55	$5 81
Barnes, William	Marlborough	14,750 00	160 87	3 21
Brown, Henry A.	Salem	127,810 00	1,258 32	25 17
Chase, William E.	Newburyport	175,625 00	1,509 33	30 18
Cook, Samuel H.	New Bedford	46,800 00	469 95	9 40
Currier, Aug. N.	Worcester	420,671 00	3,803 84	76 08
D'Evelyn, John S.	Lowell	112,460 00	701 15	14 02
Edwards, John, & Co.	Lawrence	104,543 00	751 47	15 03
Fullerton, C. D., & Co.	Brockton	36,075 00	342 62	6 85
Howe, Samuel E.	Pittsfield	62,800 00	564 10	11 28
Hunt & Hamilton	Athol	24,550 00	263 15	5 26
Jackson, E. T., & Co.	Taunton	81,068 00	860 03	17 20
Judd, F. A.	Springfield	133,585 00	1,146 91	22 94
Lockey & Allison	Fitchburg	116,882 00	1,390 89	27 82
Mellen & Wilson	Fall River	34,920 00	325 46	6 51
Morissey, J., & Son	Plymouth	14,300 00	172 36	3 45
Munn, John B.	Holyoke	79,658 00	709 16	14 18
Pierce, Chauncey H.	Northampton	222,316 00	1,995 46	39 91
Read, Elijah R.	Attleborough	41,375 00	440 84	8 82
Reed, William Garrison	Boston	6,961,071 74	31,439 84	628 80
Robinson, R. B.	Westfield	63,425 00	529 67	10 59
Washburn, W. N.	Greenfield	18,000 00	128 00	2 56
Whitaker, C. F.	North Adams	37,444 00	410 30	8 21
Wilson, Dwight B.	Fall River	4,700 00	69 50	1 39
		$8,971,428 74	$49,733 77	$994 67

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
LONG ISLAND INSURANCE COMPANY	Brooklyn, N.Y.			
Cheppu & Brown	Concord and Boston	$853,408 79	$8,339 71	$166 79
LORILLARD INSURANCE COMPANY	New York, N.Y.			
Cardell, E. L., & Co.	Lowell	$137,112 00	$1,077 56	$21 55
Eldred, E., & Co.	Worcester	163,295 00	1,016 80	20 34
Fuller, W. A.	Springfield	29,613 00	320 24	6 40
Hovey & Fenno	Boston	896,281 50	4,449 14	88 98
Spring, John F.*	Greenfield	8,000 00	85 75	1 71
Whitaker, C. F.	North Adams	23,120 00	387 07	7 74
		$1,257,421 50	$7,336 56	$146 72
LUMBERMEN'S INSURANCE CO.	Philadelphia, Penn.			
Gregerson, George W.	Boston	–	$6,553 85	$196 62
MANHATTAN FIRE INSURANCE CO.	New York, N.Y.			
Baker, Ezra	Lynn	$97,500 00	$1,000 18	$20 00
Chapin & Williams	Greenfield	52,166 68	436 26	8 73
Frankle, Jones	Haverhill	46,700 00	530 83	10 62
Hunt, George F.	Lowell	25,175 00	235 75	4 71
Judd, C. C.	Holyoke	31,037 50	309 48	6 19
Judd, F. A.	Springfield	37,775 00	485 00	9 70
Lincoln, William, & Co.	Warren	113,313 00	1,214 87	24 30
Lockey & Allison	Fitchburg	28,125 00	314 54	6 29
Munroe, A. C.	Worcester	184,342 00	2,130 15	42 60
Slade, A. K., jun.	Fall River	69,762 06	759 97	15 20

Stearns Brothers	Boston	2,762,209 76	22,588 69	451 77
Tyler, Edward D.	North Adams	23,200 00	353 87	7 08
Van Campen, Hiram	New Bedford	16,050 00	237 67	4 75
Wilson & Parker	Pittsfield	56,232 25	726 99	14 54
		$3,543,588 25	$31,324 25	$626 48
58 MANUFACTURERS' AND BUILDERS' FIRE INS. CO.	New York, N.Y.			
Adams, Edward F.	Haverhill	$1,250 00	$7 78	$0 16
Almy, Charles	New Bedford	6,000 00	15 00	30
Baker, Ezra	Lynn	9,612 50	73 38	1 47
Boardman & Earp †	Lynn	32,500 00	371 30	7 43
Bowen, Hosea B.	South Boston	2,775 00	19 37	39
Brainard, J. C.	Amherst	29,737 00	303 97	6 08
Brown & Terry	Hyde Park	2,587 50	27 48	55
Bullard, Alfred M.	Boston	480,454 00	2,964 70	59 29
Burbank, W. L.	Charlestown	41,000 00	314 21	6 28
Chace & Shaw	Fall River	4,775 00	8 66	17
Clark, Henry	Springfield	77,917 87	528 45	10 56
Coburn, Charles	Lowell	9,102 00	80 80	1 62
Collins, Thomas C.	Middleborough	1,500 00	12 75	26
Coolidge, Aug.	Worcester	133,692 00‡	496 57	9 93
		10,628 00§	173 32	3 46
Daniels, George P.	Salem	36,175 00	407 28	8 15
D'Evelyn, John S.	Lowell	14,720 00	141 64	2 83
Edwards, J , & Co.‖	Lawrence	750 00	3 37	06
Farwell, R. E.	Natick	3,062 50	33 09	66
Hastings, W. B., & Co.	East Cambridge	49,365 00	612 88	12 25
Judd, C. C.¶	Holyoke	21,900 00	172 25	3 44
Kilbride, J. J.	Lawrence	17,950 00	134 80	2 70
Laws, Alfred **	Brockton	4,350 00	45 00	90

* From Nov. 1 to Feb. 15. † From July 23, 1881. ‡ For three months and eight days. § For eight months.
‖ For one month. ¶ Agency established July 20, 1881. ** Agency established Sept. 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Lockey & Allison	Fitchburg	$12,275 00	$147 44	$2 95
McCann, J. A., & Co.	Chelsea	1,337 50	11 72	23
Munn, John B.	Holyoke	10,781 25	64 59	1 29
Packard, S. Franklin	Brockton	4,937 50	36 00	72
Page, Henry H.	Boston Highlands	1,143 75	5 22	10
Pierce, Chauncey H.	Northampton	1,125 00	6 40	13
Rand, Charles F.	Newton	1,900 00	19 00	38
Richardson, H. W.	Pittsfield	1,712 50	11 75	23
Shattuck, John N.	Natick	9,550 00	110 38	2 21
Shepard, J. M., jun., & Co.	Fall River	70,485 00	303 56	6 07
Spaulding, L. V.	Haverhill	5,500 00	66 25	1 32
Stearns Brothers	Boston	35,019 00	302 87	6 06
Stone, Emerson	Spencer	5,750 00	48 87	98
Townsend, James	East Boston	125 00	1 25	02
Turner, John M.	Northampton	30,200 00	220 73	4 41
Viles, Daniel F.	Waltham	875 00	12 37	25
		$1,184,519 87	$8,316 45	$166 29
MECHANICS' FIRE INSURANCE CO.	New York, N.Y.			
Darling, H. E.	Boston	$726,789 00	$5,184 00	$103 68
MERCANTILE FIRE INSURANCE CO.	New York, N.Y.			
Hill, John Q.	Worcester	$12,200 00	$120 75	$2 41
Hutchings, William V.	Boston	323,790 00	1,038 96	20 78
		$335,990 00	$1,159 71	$23 19
MERCHANTS' INSURANCE CO.	New York, N.Y.			
Darling, H. E.	Boston	$1,097,189 00	$6,333 09	$126 66

MERCHANTS' INSURANCE COMPANY	Newark, N. J.				
Brewster, William H., jun.	Newburyport	34,300 00	475 68	9 51	
Bush, A. L.	Westfield	30,000 00	366 38	7 33	
Currier, Aug. N.	Worcester	162,631 00	1,514 45	30 29	
Everett, Edward F.*	Boston	721,977 10	5,741 37	114 83	
Fullerton, Charles D., & Co.	Brockton	58,600 00	561 07	11 22	
Johnson, Thomas H.	Salem	61,475 00	758 31	15 17	
Johnson, William F.	Lynn	74,100 00	604 25	12 08	
Kendall, Isaac B.	Charlestown	74,610 00	596 42	11 93	
Munn, John B.	Holyoke	58,570 00	461 52	9 23	
Norwood, J. K.	Lawrence	81,833 34	696 48	13 93	
Pierce, Chauncey H.	Northampton	13,700 00	54 83	1 10	
Pratt, William E.	Greenfield	3,800 00	32 00		64
Reed, William Garrison †	Boston	1,088,785 00	6,812 51	136 25	
Spaulding, L. V.	Haverhill	68,000 00	658 83	13 18	
Stone, Emerson	Spencer	33,383 32	357 75	7 15	
Stone, Samuel H., jun.	Beverly	18,100 00	184 75	3 69	
Tucke, E. M.	Lowell	96,850 00	769 52	15 39	
Warriner, S. C.	Springfield	34,150 00	375 60	7 51	
Whitaker, C. F.	North Adams	28,350 00	281 50	5 63	
Williams, G. D ‡	Greenfield	2,700 00	39 60		79
		$2,745,914 76	$21,342 82	$426 85	
MERCHANTS' INSURANCE COMPANY	Providence, R. I.				
Chadwick, William P.	Edgartown	$4,950 00	$92 25	$1 84	
Chaffee, J. C.	Lee	18,100 00	204 95	4 10	
Colby, W. R., & Co.	Salem	101,125 00	1,274 43	25 49	
Eddy, Peleg E.	Boston	1,701,350 00	16,863 61	337 27	
Fisher, M. M.	Medway	25,100 00	250 16	5 00	
Haskell, H. C. L.	Gloucester	40,430 00	459 3	9 19	

* Nov. 1, 1880, to March 19, 1881.

† From March 21, 1881.

‡ Since May.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Holbrook, Leander	Milford	$33,133 00	$296 56	$5 93
Judd, F. A.	Springfield	112,622 50	1,083 38	21 67
Kendall, George E	Worcester	134,990 00	857 74	17 15
Lincoln, William, & Co.	Warren	91,092 00	857 11	17 14
Mansfield, William	Canton	3,000 00	30 00	60
Remington, J. A.	Fall River	151,342 42	1,176 77	23 54
Silsbee & Pickford	Lynn	87,650 00	1,151 91	23 04
Spaulding, L. V.	Haverhill	19,500 00	195 75	3 91
Swain, Joseph B.	Nantucket	29,393 00	299 25	5 98
Swan, A. D.	Lawrence	97,510 00	1,021 74	20 43
Tillinghast & Alden	New Bedford	37,400 00	462 12	9 24
Tyler, Edward D.	North Adams	33,800 00	368 75	7 37
Walker, Oliver	Northampton	44,747 00	451 45	9 03
Whitney, Milton B.	Westfield	22,900 00	218 25	4 36
Williamson, R. J. & C. C.	Webster	30,465 00	302 93	6 05
Wilson & Parker	Pittsfield	20,195 00	223 80	4 48
		$2,840,794 92	$28,142 28	$562 81
MERIDEN FIRE INSURANCE COMPANY				
Briggs, George H.	Amesbury	$44,085 00	$651 35	$13 02
Burnham, Edward	Cambridgeport	83,900 00	763 07	15 26
Burr, Charles H.	Webster	8,900 00	102 43	2 05
Coburn, George W., & Son	Lowell	58,785 00	585 25	11 70
Coleman, M. O. T.	Westfield	68,900 00	601 10	12 02
Conn, George H.*	Woburn	28,668 00	310 45	6 21
Edwards, J , & Co.	Lawrence	50,325 00	556 44	11 13
Fay, Heman S.	Marlborough	7,500 00	73 75	1 47
Fowler & Kendall	Salem	30,385 00	450 11	9 00

Goodell, W. S.	Haverhill	19,700 00	211 32	4 23
Greene, William S.	Fall River	92,338 07	945 10	18 90
Johnson, William F.	Lynn	78,325 00	829 92	16 60
Judd, C. C.	Holyoke	68,750 00	675 84	13 52
Judd, F. A.	Springfield	82,075 00	773 27	15 47
Kendall, George E.	Worcester	99,482 00	894 15	17 88
Lincoln, William, & Co.	Warren	77,344 00	845 47	16 91
Lockey & Allison	Fitchburg	78,765 00	955 59	19 11
Merriam, C. A.	Chelsea	124,285 00	837 23	16 74
Pendergast, George H.	Charlestown	181,195 00	1,949 07	38 98
Reed & Brother	Boston	1,376,614 00	9,432 31	188 65
Spring, John F.	Greenfield	46,600 00	627 64	12 55
Thomas, E. A.	Amherst	23,435 00	261 46	5 23
Turner, John M.	Northampton	59,300 00	515 40	10 31
Wilson & Parker	Pittsfield	28,913 00	350 91	7 02
Wood, Benjamin L., jun.	Taunton	39,965 00	535 21	10 70
		$2,858,534 07	$24,733 84	$494 66
MÉTROPOLE INSURANCE COMPANY	Paris, France.			
Boardman & Earp	Lynn	$177,675 00	$1,975 05	$39 50
Carter, B. F., & Co	Newburyport	77,316 00	485 51	9 71
Chaffee, J. C.	Lee	64,700 00	847 17	16 94
Church, H. C , & Son	Lowell	163,803 33	2,210 10	44 20
Clark, Henry	Springfield	351,083 50	3,101 39	62 03
Clark, W. E.	Framingham	51,780 00	639 60	12 79
Edwards, J., & Co	Lawrence	72,270 00	838 68	16 77
Fisher, Frederick L.	Medway	74,280 00	949 19	18 98
Frankle, Jones	Haverhill	80,500 00	743 75	14 87
Fullerton, C. D., & Co.	Brockton	47,225 00	669 83	13 40
Hall, John T.	Plymouth	54,300 00	467 00	9 34

* November, December, and January.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hastings, W. B , & Co.	East Cambridge	$423,467 00	$6,102 47	$122 05
Hood, William P.	Somerset	11,825 00	153 50	3 07
Lincoln, William, & Co.	Warren	186,071 00	2,402 70	48 05
Lockey & Allison	Fitchburg	71,675 00	846 20	16 92
Macintire, S. A.	Salem	480 00	63 50	1 27
Munroe, A. C.	Worcester	226,218 00	2,262 02	45 24
Paige, John C.	Boston	10,747,562 00	64,611 01	1,292 22
Pierce, Chauncey H.	Northampton	76,150 00	744 36	14 89
Rice, Henry *	North Attleborough	2,750 00	27 50	55
Slade, John P., & Son	Fall River	220,693 63	1,941 79	38 84
Stevenson, John M.	Pittsfield	95,221 00	1,086 06	21 72
Tillinghast & Alden	New Bedford	219,138 50	2,121 21	42 42
Westgate, H H.	Boston and Melrose	46,813 00	442 64	8 85
Whitaker, C. F.	North Adams	107,300 00	1,507 65	30 15
Williams, S. A., & Co.	Taunton	55,309 00	759 05	15 18
		$13,705,605 96	$97,998 93	$1,959 95
NATIONAL FIRE INSURANCE COMPANY	Baltimore, Md.			
Adams, Joseph S.	Framingham	$7,820 00	$87 08	$1 74
Bacheller & Jenkins	Lynn	68,200 00	724 30	14 49
Coleman, M. O. T.	Westfield	5,450 00	30 93	61
Ellison, Baker, & Coolidge †	Boston	520,075 19	5,088 84	101 78
Greene, William S.	Fall River	63,926 07	752 04	15 04
Hunt, George F.	Lowell	12,800 00	110 75	2 21
Lincoln, William, & Co.	Warren	72,117 00	454 02	9 08
Lockey & Allison	Fitchburg	12,075 00	151 57	3 03
Miller, George F.	North Adams	51,751 66	516 81	10 34
Parker, George G.	Milford	24,300 00	194 25	3 88

Pierce, Chauncey H.	Northampton	5,900 00	11 28	23
Puffer, H. M.	Shelburne Falls	38,225 00	399 48	7 99
Puffer, Loring W.	Brockton	48,890 00	479 75	9 59
Tatman, R. James	Worcester	17,516 00	139 14	2 78
Underwood, George E.	Ayer	3,100 00	14 50	29
Warriner, S. C	Springfield	7,488 00	68 75	1 37
Wilson & Parker	Pittsfield	6,125 00	508 17	10 16
Wood, Benjamin L., jun.	Taunton	29,980 00	334 68	6 69
		$995,738 92	$10,066 34	$201 30
NATIONAL FIRE INSURANCE COMPANY	Hartford, Conn.			
Briggs, Andrew S.	Taunton	$40,659 00	$487 71	$9 75
Church, H. C., & Son	Lowell	100,180 00	1,122 54	22 45
Fowler & Kendall	Salem	99,791 67	1,255 81	25 12
Goodell, W. S.	Haverhill	66,350 00	666 95	13 34
Hovey & Fenno	Boston	1,556,497 00	8,491 08	169 82
Johnson, William F.	Lynn	131,250 00	1,211 55	24 23
Kendall, George E.	Worcester	236,782 00	1,992 59	39 85
Lowe, Lewis G.	Bridgewater	3,500 00	21 50	43
Lyons, Samuel J.	Greenfield	31,357 14	303 10	6 06
Mack, A. E.	Lawrence	82,720 00	697 20	13 94
Millay, George A.	Webster	20,990 00	233 21	4 66
Morissey, John, & Son ‡	Plymouth	4,750 00	42 50	85
Packard, S. Franklin	Brockton	41,850 00	484 00	9 68
Reed, E. M.	Mansfield	23,000 00	297 49	5 95
Richardson, O. P., jun.	Attleborough	20,443 00	204 17	4 08
Robinson, R. B.	Westfield	28,967 00	246 07	4 92
Sawyer, John S.	Cambridge	54,395 00	531 70	10 63
Shepard, J. M., jun , & Co.	Fall River	113,487 06	759 39	15 19
Stevens, Charles G., & Son	Clinton	12,050 00	176 44	3 53

* Since Oct. 7, 1881. † Ending May 31. ‡ From July 21, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Thomas, E. A.	Amherst	$23,750 00	$172 63	$3 45
Tillinghast & Alden	New Bedford	35,700 00	336 48	6 73
Tyler, Edward D.	North Adams	19,700 00	189 75	3 79
Underwood, Porter	Holyoke	45,125 00	382 78	7 66
Upton & Willis	Fitchburg	34,400 00	345 00	6 90
Viles, Daniel F.	Waltham	39,200 00	415 00	8 30
Walker, Oliver	Northampton	81,800 00	691 43	13 83
Warriner, S. C.	Springfield	242,408 00	2,079 34	41 59
Wellington, H H.	Adams	59,985 00	478 76	9 57
Wilson & Parker	Pittsfield	50,375 00	85 81	1 72
		$3,301,461 87	$24,401 98	$488 02
NATIONAL FIRE INSURANCE COMPANY	New York, N.Y.			
Boardman, C. H.	Lynn	$77,725 00	$964 87	$19 30
Hollis & Snow	Boston	1,639,053 00	12,331 08	246 62
Judd, F. A.	Springfield	73,412 50	649 02	12 98
Kennedy, Thomas C.	East Boston	50,760 00	398 40	7 97
Parks, L. C.	Worcester	49,600 00	479 61	9 59
		$1,890,550 50	$14,822 98	$296 46
NEWARK CITY INSURANCE COMPANY	Newark, N.J.			
Lockey & Allison	Fitchburg	$26,259 00	$383 93	$7 68
Swords, James	Boston	287,905 67	2,863 48	57 27
		$314,164 67	$3,247 41	$64 95
NEWARK FIRE INSURANCE COMPANY	Newark, N.J.			
Abbott, H. E.*	Brookline	$49,963 00	$878 12	$17 56
Adams, Edward F.	Haverhill	29,225 00	319 76	6 40

Bacheller & Jenkins	Lynn	91,200 00	913 30	18 27
Chaffee, J. C.	Lee	27,540 00	403 12	8 06
Clark, W. E.	Framingham	16,050 00	201 82	4 04
Coburn, Charles	Lowell	76,225 00	859 80	17 20
Conn, George H.	Woburn	71,700 00	718 06	14 36
Dudley, Charles R.	Monson	4,000 00	36 75	73
Follansbee, H. L.	Gloucester	41,985 00	431 80	8 64
Fowler & Kendall	Salem	23,575 00	313 38	6 27
Gould, Jesse, & Son	Chelsea	28,645 00	377 02	7 54
Greenwood, S. A.	Winchendon	13,366 00	236 85	4 73
Hastings, W. B., & Co.	East Cambridge	120,646 00	1,709 31	34 19
Howland, S. D.	Fall River	36,450 00	388 38	7 77
Judd, C. C.	Holyoke	5,250 00	31 50	63
Lockey & Allison	Fitchburg	55,465 00	828 16	16 56
Miller, George F.	North Adams	48,121 67	640 05	12 80
O'Brion, Thomas L.	Boston	1,437,289 90	12,654 00	253 08
Parker, F. S.	Pittsfield	19,312 00	220 69	4 41
Parker, James O.	Methuen	18,450 00	239 65	4 79
Parkhurst, C. S.	Springfield	43,825 00	429 37	8 59
Parks, L. C.	Worcester	37,867 00	441 43	8 83
Pope & Wheeler	South Boston	28,870 00	265 93	5 32
Spring, John F.	Greenfield	22,975 00	301 54	6 03
Sproat, Charles W.†	Taunton	15,125 00	181 25	3 62
Sproat, James H.	Taunton	11,100 00	167 45	3 35
Turner, John M.	Northampton	63,600 00	616 68	12 33
Underwood, George E.	Ayer	17,200 00	369 99	7 40
Van Campen, Hiram	New Bedford	22,950 00	285 37	5 71
Williamson, R. J. & C. C.	Webster	1,500 00	2 50	05
		$2,479,470 57	$25,463 03	$509 26

* To Sept. 1, 1881.

† To May, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NEW HAMPSHIRE FIRE INSURANCE COMPANY	Manchester, N.H.			
Albro, J. G.	North Attleborough	$4,000 50	$43 35	$0 86
Almy, Charles	New Bedford	231,646 33	1,149 69	22 99
Barnes, D. H.	Winchendon	3,300 00	43 63	87
Boardman, Charles H.	Lynn	164,840 00	1,815 36	36 31
Briggs, George H.	Amesbury	103,675 00	1,116 74	22 33
Brown, Benjamin F.	Charlestown	137,705 00	1,501 57	30 03
Bullard, Alfred M.	Boston	734,696 00	5,217 58	104 35
Coburn, George W., & Son	Lowell	125,780 00	1,169 80	23 40
Collins, Thomas C.	Middleborough	17,175 00	281 11	5 62
Craig & Bemis	Spencer	26,025 00	308 80	6 18
Davis, James F.	Barre	19,550 00	220 08	4 40
Esty, F. M.	Framingham	23,650 00	312 12	6 24
Faunce, Sewall A.	Boston	925,734 00	5,845 19	116 90
Fay, Heman S.	Marlborough	16,950 00	205 03	4 10
Frankle, Jones	Haverhill	63,650 00	728 99	14 58
Fullerton, Charles D., & Co.	Brockton	27,300 00	320 13	6 40
Greene, William S.	Fall River	126,636 68	1,351 33	27 03
Howe, Samuel E.	Pittsfield	3,000 00	30 00	60
Jackson, E. T., & Co.	Taunton	84,603 00	1,009 38	20 19
Johnson, Thomas H.	Salem	107,300 00	1,520 06	30 40
Lockey & Allison	Fitchburg	33,245 00	292 43	5 85
Munn, John B.	Holyoke	45,300 00	311 14	6 22
Parker, George G.	Milford	53,290 00	818 21	16 36
Parker, James O.	Methuen	79,925 00	830 40	16 61
Parks, L. C.	Worcester	201,570 00	1,935 03	38 70
Pierce, Chauncey H.	Northampton	106,855 00	1,163 12	23 26
Preston, N. W.	East Douglas	1,200 00	12 00	24

Reed, E. M.	Mansfield	38,150 00	450 32	9 01
Smith, Jonathan	Clinton	8,675 00	95 08	1 90
Thomas, Edward A.	Amherst	26,255 00	344 31	6 89
Underwood, George E.	Ayer	214,767 00	2,126 55	42 53
Viles, Daniel F.	Waltham	30,640 00	393 75	7 87
Warriner, S. C.	Springfield	253,975 00	2,748 05	54 96
Whitney & Dunbar	Westfield	19,150 00	172 27	3 45
Young, William B.	Newton	159,125 00	1,293 78	25 88
		$4,219,338 51	$37,176 38	$743 51
NEW YORK AND BOSTON INSURANCE COMPANY,	New York, N.Y.			
Appleton, Samuel	Boston	$329,099 00	$2,756 65	$55 13
NEW YORK BOWERY FIRE INSURANCE CO.	New York, N.Y.			
Adams, Edward F.	Haverhill	$28,500 00	$225 89	$4 52
Cheppu & Brown	Boston and Concord	1,900,585 04	14,616 23	292 32
Church, H. C., & Son	Lowell	17,600 00	228 13	4 56
Durfee, Charles	Fall River	118,185 15	689 61	13 79
Eldred, E., & Co.	Worcester	370,164 00	3,503 20	70 06
Johnson, William F.	Lynn	81,050 00	882 60	17 65
Judd, F. A.	Springfield	20,500 00	166 02	3 32
Lincoln, William, & Co.	Warren	42,095 00	383 64	7 67
Pierce, Chauncey H.	Northampton	116,844 00	885 19	17 70
Van Campen, Hiram	New Bedford	45,032 50	616 90	12 34
Wood, Benjamin L., jun.	Taunton	52,630 00	573 53	11 47
		$2,796,185 69	$22,770 94	$455 40

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NEW YORK CITY INSURANCE COMPANY	New York, N.Y.			
Abbott, H. E.*	Brookline	$47,110 00	$723 64	$14 47
Adams, Edward F.	Haverhill	10,300 00	86 73	1 73
Boardman & Earp	Lynn	90,800 00	913 88	18 28
Coleman, M. O. T.	Westfield	9,600 00	101 74	2 03
Collins, Thomas C.	Middleborough	16,700 00	212 70	4 25
Conn, George H.	Woburn	38,750 00	413 19	8 26
D'Evelyn, J. S.	Lowell	36,720 00	548 20	10 96
Fuller, W. A.	Springfield	39,300 00	486 73	9 73
Grant, Charles E.	Worcester	140,525 00	1,322 14	26 44
Greene, William S.	Fall River	72,394 03	680 84	13 62
Greenwood, S. A.	Winchendon	9,475 00	112 95	2 26
Hastings, W. B., & Co.	East Cambridge	65,894 00	815 17	16 30
Jordan & Co.	Weymouth and Boston	18,040 00	192 44	3 85
Judd, F. A.	Springfield	47,187 50	410 16	8 20
Lincoln, William, & Co.	Warren	18,000 00	125 85	2 52
Lockey & Allison	Fitchburg	16,950 00	260 26	5 21
Miller, George F.*	North Adams	13,450 00	278 90	5 58
O'Brion, Thomas L.	Boston	566,195 50	4,725 14	94 50
Parker, F. S.	Pittsfield	38,450 00	442 63	8 85
Spring, John F.†	Greenfield	19,150 00	264 05	5 28
Sproat, Charles W.‡	Taunton	5,950 00	98 00	1 96
Sproat, James H.	Taunton	15,250 00	154 75	3 09
Stone, Samuel H., jun.	Beverly	5,700 00	64 25	1 28
Turner, John M.	Northampton	30,800 75	284 66	5 69
Van Campen, H.	New Bedford	27,400 00	426 63	8 53

Viles, Daniel F.	Waltham	26,800 00	328 74	6 57
Westgate, H. H.	Boston and Melrose	507,711 34	5,556 16	111 12
		$1,934,603 12	$20,030 53	$400 56
NEW YORK FIRE INSURANCE COMPANY	New York, N.Y.			
Jordan, Lovett, & Co.	Boston and Weymouth	$380,471 00	$5,016 11	$100 32
NIAGARA FIRE INSURANCE COMPANY	New York, N.Y.			
Alford, Arthur S.	North Adams	$27,650 00	$230 56	$4 61
Appleton, Z. A.	Rockport	27,600 00	352 63	7 05
Barrows, R. S.	Jamaica Plain	126,390 00	1,373 04	27 46
Billings, Henry W.	Conway	18,900 00	171 93	3 44
Bird, H.	Cambridge	127,515 00	1,438 92	28 78
Bradway, M., & Son	Monson	46,475 00	451 71	9 03
Brainard, J. C.	Amherst	13,925 00	98 05	1 96
Brewster, Wm. H., jun.	Newburyport	36,141 67	348 84	6 97
Briggs, Andrew S.	Taunton	27,850 00	236 87	4 74
Briggs, George H.	Amesbury	69,550 00	850 71	17 01
Burr, Charles H.	Webster	14,100 00	96 00	1 92
Crane, W. C.	Somerville	154,300 00	1,140 57	22 81
Fisher, Fred. L.	Medway	39,185 00	418 20	8 36
Follansbee, H. L.	Gloucester	100,855 00	1,066 63	21 33
Foster, Nathaniel, jun.	Boston	2,923,807 00	15,865 83	317 32
Fowler & Kendall	Salem	87,562 50	885 79	17 72
Goodell, W. S.	Haverhill	75,725 00	803 46	16 07
Hayward, S. A., & Co.	Brockton	58,200 00	613 68	12 27
Howe, Samuel E.	Pittsfield	54,170 00	386 46	7 73
Judd, Charles C.	Holyoke	64,480 00	578 32	11 57
Ladd Brothers & Co.	Springfield	240,319 51	1,818 59	36 37
Lane, Otis	Ware	24,600 00	253 70	5 07

* From Jan. 1, 1881. † Since Jan. 10, 1881. ‡ To May, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Leighton, Royal B.	Melrose	$77,000 00	$662 75	$13 25
Lincoln, William, & Son	Brookline	27,400 00	271 70	5 43
Merriam, Charles A.	Chelsea	47,566 66	237 68	4 75
Meserve, Clement	Hopkinton	17,450 00	210 75	4 21
Osgood & Perry	Lowell	151,630 00	1,168 39	23 37
Parker, George G.	Milford	27,200 00	219 43	4 39
Pendergast, George H.	Charlestown	75,150 00	537 93	10 76
Porter, Samuel	Beverly	40,300 00	430 65	8 61
Pratt, William E.	Greenfield	15,685 00	159 33	3 18
Robinson, R. B.	Westfield	49,650 00	416 41	8 33
Selkirk & Evans	Stockbridge	12,550 00	95 50	1 91
Silsbee & Pickford	Lynn	131,600 00	1,378 85	27 58
Slade, John P., & Son	Fall River	95,672 14	416 13	8 32
Stannard, J. H.	Lawrence	94,325 00	892 48	17 85
Tillinghast & Alden	New Bedford	138,025 00	1,075 04	21 50
Viles, Daniel F.	Waltham	24,950 00	371 55	7 43
Walker, Oliver	Northampton	119,808 00	676 28	13 53
Washburn, J. D.	Worcester	213,672 00	2,496 99	49 94
Wetherbee & Nutter	Brighton	201,400 00	2,032 64	40 65
Whitney, E. C.	Marlborough	70,475 00	670 05	13 40
Williams, G. D.*	Greenfield	16,435 00	186 59	3 73
Willis, A. H.	Palmer	58,300 00	557 01	11 14
Wright & Siggens	Great Barrington	43,581 50	411 20	8 22
		$6,109,125 98	$45,055 82	$901 07
North British and Mercantile Ins. Co.	London, Eng.			
Bradway, M., & Son	Monson	$19,025 00	$264 06	$5 28
Brown, Benjamin F.	Charlestown	46,425 00	522 25	10 44

Brown, I. J.	Hyde Park	136,830 00	1,392 30	27 85
Burge, Lorenzo	Waltham	57,844 00	450 90	9 02
Cannell, J. H.	Everett	122,275 00	991 85	19 84
Chaffee, J. C.	Lee	32,450 00	423 50	8 47
Cheppu & Brown	Boston and Concord	84,750 00	699 60	13 99
Church, H. C., & Son	Lowell	143,858 34	1,712 10	34 24
Colby, W. R., & Co.	Salem	228,920 00	2,415 52	48 31
Crane, Wesley C.	Somerville	100,275 00	651 80	13 04
Davis, James F.	Barre	19,250 00	187 70	3 75
Durfee, Charles	Fall River	793,624 01	1,041 13	20 82
Ferry, Lewis M.	Chicopee	35,750 00	274 13	5 48
Fisher, M. M.†	Medway	3,500 00	64 38	1 29
Gilmore, W. H. P.‡	Turner's Falls	11,500 00	77 50	1 55
Goodell, W. S.	Haverhill	181,225 00	1,590 49	31 81
Green, Darius A.	Medford	20,790 00	189 86	3 80
Greenwood, C. C.	Needham	5,300 00	82 75	1 65
Hall, John T.	Plymouth	87,230 00	810 12	16 20
Hastings, W. B., & Co.	East Cambridge	704,658 00	6,247 95	124 96
Howland, F. P., & Sons	Abington	57,950 00	601 92	12 04
Hoyt, G. & J. F.	Shelburne Falls	5,000 00	46 75	0 93
Hyde, James F. C.	Newton	33,386 00	297 23	5 94
Ingraham, W. H.§	Watertown	13,250 00	145 75	2 91
Jennings, Albert	Wellesley	72,700 00	609 30	12 19
Johnson, R. B.	Holyoke	206,987 50	1,585 71	31 71
Ladd Brothers & Co.	Springfield	603,993 51	4,549 40	90 99
Leighton, R. B.	Melrose	84,700 00	689 40	13 79
Lincoln, William, & Son	Brookline	25,100 00	234 25	4 68
Lockey & Allison	Fitchburg	154,010 00	1,386 67	27 73
Lyman, Herbert	Westfield	94,800 00	971 41	19 43
Lyons, Samuel J.	Greenfield	43,607 14	385 30	7 71

* Since May, 1881. † For one month. ‡ From Oct. 1, 1881. § From July 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Medcalf, William	Ware	$29,150 00	$212 50	$4 25
Merriam, C. A.	Chelsea	138,896 66	977 24	19 54
Parker, George G.	Milford	39,200 00	346 53	6 93
Parker, James O.	Methuen	216,530 00	2,041 04	40 82
Paul, Abram C.	Stoughton	44,350 00	471 07	9 42
Phillips, Elisha M.	Southbridge	63,700 00	677 89	13 56
Piper & Sawyer	Newburyport	30,225 00	311 35	6 23
Porter, B. T. H.	Woburn	62,141 00	763 38	15 27
Porter, Charles H.	Quincy and Boston	42,250 00	445 88	8 92
Porter, John W.	Boston	5,916,434 00	30,750 14	615 00
Porter, Samuel	Beverly	36,250 00	408 81	8 17
Preston, N. W.	East Douglas	4,000 00	34 84	69
Puffer, Loring W.	Brockton	54,300 00	630 00	12 60
Richards, Elias	Weymouth	12,600 00	131 07	2 62
Richardson, O. P., jun.	Attleborough	66,675 00	661 86	13 24
Robbins, Samuel P.	Warren	34,280 00	286 49	5 73
Sargent, Bailey	Merrimac	7,875 00	83 63	1 67
Selkirk, A. W.	Great Barrington	24,575 00	298 30	5 97
Serrat, W. D *	Stoneham	52,375 00	396 16	7 92
Silsbee & Pickford	Lynn	152,025 00	1,794 32	35 89
Smith & Skerry	North Brookfield	50,320 00	520 69	10 41
Sprague, Phineas	Malden	72,075 00	780 39	15 61
Stevens, Charles G., & Son	Clinton	19,100 00	203 07	4 06
Stone, Emerson	Spencer	9,200 00	105 00	2 10
Stratton, Daniel W.	Hudson	30,300 00	379 00	7 58
Taylor, George W.	Lexington	30,676 00	365 95	7 32
Thomas, Edward A.	Amherst	35,350 00	305 20	6 10
Tillinghast & Alden	New Bedford	234,635 00	1,759 23	35 18

Tillinghast, Charles M.	Brighton	41,350 00	244 35	4 89
Underhay, John	Holbrook	28,900 00	199 75	3 99
Underwood, George E.	Ayer	168,371 50	1,893 01	37 86
Upton, Daniel	Adams	24,175 00	245 42	4 91
Walker, Oliver	Northampton	107,650 00	858 85	17 18
Washburn, J. D.	Worcester	540,096 00	5,454 70	109 09
Wetherbee & Nutter	Brighton	20,890 00	224 08	4 48
Whitaker, C. F.	North Adams	80,805 17	935 10	18 70
Whitney, E. C.	Marlborough	83,950 00	795 00	15 90
Williams, S. A., & Co.	Taunton	130,931 00	1,303 48	26 07
Williamson, R. J. & C. C.	Webster	68,827 00	594 73	11 89
Willis, A. H.	Palmer	28,150 00	260 40	5 21
Wilson & Parker	Pittsfield	162,300 00	1,326 42	26 53
		$13,226,846 83	$92,069 30	$1,841 34
NORTH GERMAN FIRE INSURANCE COMPANY	Hamburg, Germany.			
Boardman & Earp	Lynn	$155,140 00	$1,778 79	$35 58
Brainard, J. C.	Amherst	45,925 00	514 28	10 29
Cardell, E. L , & Co.	Lowell	19,950 00	269 25	5 38
Coleman, M. O. T., & Co.	Westfield	32,875 00	329 78	6 59
Crane, W. C.	Somerville	51,100 00	476 31	9 53
Currier, F. C., & Son	Fitchburg	27,200 00	237 95	4 76
Dodd, S., & Co.	Gloucester	17,800 00	185 25	3 70
Fairbanks, John W.	Westborough	8,300 00	91 28	1 83
Freeman & Vinton	Boston	2,200,316 00	16,403 08	328 06
Fullerton, C. D , & Co.	Brockton	19,200 00	196 67	3 93
Howe, Samuel E.	Pittsfield	6,875 00	48 62	97
Judd, C. C.	Holyoke	76,787 50	802 15	16 04
Judd, F. A.	Springfield	178,557 00	1,638 09	32 76
Kendall, George E.	Worcester	261,958 00	2,457 69	49 15

* Agency taken Sept. 1.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Macintire, S. A.	Salem	$49,483 00	$662 42	$13 25
Mellen & Wilson	Fall River	95,484 48	776 75	15 53
Miller, George F.	North Adams	20,800 00	294 25	5 88
Norris & Corthell *	Hyde Park	79,475 00	831 24	16 62
Pierce, Chauncey H.	Northampton	44,225 00	429 88	8 60
Spaulding, L. V.	Haverhill	9,300 00	140 50	2 81
Tillinghast & Alden	New Bedford	52,930 00	621 95	12 44
Westgate, H. H.	Boston and Melrose	56,275 00	556 60	11 13
Wilson, Dwight B.	Fall River	2,000 00	60 00	1 20
		$3,511,955 98	$29,802 78	596 03
NORTHERN ASSURANCE COMPANY	London, Eng.			
Alden, Jared F.	Middleborough	$4,900 00	$60 00	$1 20
Ballard, E. O.	Marlborough	31,108 50	414 57	8 29
Chadwick, O. B., & Co.	Peabody	55,425 00	646 81	12 94
Conn, George H.	Woburn	25,942 50	304 90	6 10
Edwards, J., & Co.	Lawrence	54,544 00	557 60	11 15
Fisher, Fred L.	Medway	13,417 00	143 30	2 87
Fullerton, Charles D., & Co.	Brockton	74,550 00	841 42	16 83
Gifford, S. S.	Provincetown	3,200 00	42 13	84
Goodell, W. S.	Haverhill	73,540 00	574 12	11 48
Grinnell, L., & Son	New Bedford	33,850 00	296 70	5 93
Lockey & Allison	Fitchburg	22,184 00	301 76	6 04
Paige, John C.	Boston	3,630,765 00	23,043 72	460 87
Serrat, W. D.	Melrose	3,500 00	23 75	47
Willis, A. H.	Palmer	2,925 00	21 25	42
Wright & Siggens	Great Barrington	10,000 00	126 50	2 53
		$4,039,851 00	$27,398 53	$547 96

NORTHERN INSURANCE COMPANY	Watertown, N.Y.			
Almy, Charles	New Bedford	$38,200 00	$302 68	$6 05
Brewster, Allen M.	Newburyport	10,200 00	108 25	2 16
Daniels, George P.	Salem	7,138 00	95 93	1 92
Dodd, Stephen, & Co.	Gloucester	14,600 00	160 00	3 20
Goodman, James, & Co.	Boston	946,507 01	7,537 16	150 74
Munroe, A. C.	Worcester	108,705 00	1,350 35	27 01
Pierce, Chauncey H.	Northampton	1,885 00	30 68	61
Remington, J. A.	Fall River	89,687 42	840 94	16 82
Robinson, R. B.	Westfield	6,000 00	54 00	1 08
Ryder, Austin G.	Taunton	9,240 00	122 65	2 45
Silsbee & Pickford	Lynn	9,500 00	110 00	2 20
Wilson & Parker	Pittsfield	14,895 00	201 80	4 04
		$1,256,557 43	$10,914 44	$218 28
NORTH-WESTERN NATIONAL INSURANCE CO.	Milwaukee, Wis.			
Vinton, Hammond (fire)	Boston	$1,147,750 00	$8,659 67	$173 19
Vinton, Hammond (marine)	Boston	1,348,000 00	8,781 26	175 62
		$2,495,750 00	$17,440 93	$348 81
NORWICH UNION FIRE INSURANCE COMPANY	Norwich, Eng.			
Baker, Ezra	Lynn	$44,315 00	$456 36	$9 13
Clark, Henry	Springfield	236,687 50	1,889 80	37 80
Cook, Samuel H.	New Bedford	33,050 00	263 21	5 26
Currier, Aug. N.	Worcester	225,555 00	1,984 21	39 68
Faunce, Sewall A.	Boston	1,234,356 00	5,636 70	112 73
Frankle, Jones	Haverhill	43,800 00	388 38	7 77
Lincoln, William, & Co.	Warren	108,282 00	900 90	18 02

* Since July 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Mack, A. E.	Lawrence	$53,425 00	$472 88	$9 46
Mercer & Whittemore	Boston	1,250,833 00	8,048 09	160 96
		$3,230,303 50	$20,040 53	$400 81
ORIENT INSURANCE COMPANY	Hartford, Conn.			
Alden, Jared F.	Middleborough	$35,775 00	$471 18	$9 42
Alford, Arthur S.	North Adams	2,050 00	27 45	55
Andrus, F. O.	Sheffield	32,200 00	314 05	6 28
Briggs, George H.	Amesbury	52,450 00	685 74	13 71
Brown, Henry A.	Salem	62,056 00	631 49	12 63
Cardell, E. L., & Co.	Lowell	53,040 00	553 03	11 06
Currier, F. C., & Son	Fitchburg	35,835 00	326 63	6 53
Daggett, H. M., jun , & Co.*	Attleborough	38,275 00	395 55	7 91
Edwards, John, & Co.	Lawrence	37,604 00	422 55	8 45
Ferry & White	Chicopee	14,700 00	139 72	2 79
Foote, William H.	Westfield	55,600 00	602 22	12 04
Hall, John T.	Plymouth	24,291 67	300 27	6 01
Howland, S. D.	Fall River	96,860 00	1,480 17	29 60
Hunt, George F.†	Lowell	10,569 36	96 77	1 94
Johnson, Waldo	Webster	13,250 00	156 47	3 13
Johnson, William F.	Lynn	62,950 00	671 60	13 43
Mather, Benjamin F., jun.	Williamstown	4,300 00	47 00	94
Medcalf, William	Ware	33,530 00	287 12	5 74
Merriam, C. A.	Chelsea	19,900 00	178 00	3 56
Miller, George F.‡	North Adams	27,875 00	329 93	6 60
Munn, John B.	Holyoke	40,120 00	316 56	6 33
Packard, S. Franklin	Brockton	35,550 00	371 89	7 44
Paige, John C.	Boston	2,056,754 00	17,915 60	358 31

Parker, F. S.	Pittsfield	34,985 00	350 32	7 01
Parker, George G.	Milford	45,400 00	410 12	8 20
Parks, Loren C.	Worcester	254,525 00	2,272 54	45 45
Phillips, Elisha M.	Southbridge	44,095 00	531 37	10 63
Porter, Samuel	Beverly	24,750 00	306 70	6 13
Reed, E. M.	Mansfield	26,675 00	312 41	6 25
Richardson, O. P., jun.	Attleborough	40,617 00	188 83	3 77
Selkirk, A. W.	Great Barrington	17,750 00	196 25	3 92
Spaulding, L. V.	Haverhill	43,100 00	454 00	9 08
Spring, John F.	Greenfield	52,025 00	602 88	12 06
Stone, Emerson	Spencer	34,100 00	295 67	5 91
Turner, John M.	Northampton	28,600 00	252 68	5 05
Underwood, George E.	Ayer	83,381 00	929 69	18 59
Van Campen, Hiram	New Bedford	77,400 00	1,016 97	20 34
Warriner, S. C.	Springfield	46,598 00	588 36	11 77
Whitney, E. C.	Marlborough	36,075 00	367 37	7 35
		$3,735,611 03	$35,797 15	$715 91
ORIENT MUTUAL INSURANCE COMPANY	New York, N.Y.			
Cook, Samuel H.	New Bedford	$16,875 00	$10,610 80	$212 22
Foster & Scull	Boston	681,782 00	8,733 18	174 66
		$698,657 00	$19,343 98	$386 88
PACIFIC FIRE INSURANCE COMPANY	New York, N.Y.			
Brewer, Cyrus	Boston	$2,513,496 37	$16,893 55	$337 87
PACIFIC MUTUAL INSURANCE COMPANY	New York, N.Y.			
Endicott & Macomber	Boston	$1,667,438 00	$11,405 08	$228 10
Phelps, Franklin S.	Boston	16,145 00	72 38	1 45
		$1,683,583 00	$11,477 46	$229 55

* From May to November.

† Agency closed May 31, 1881.

‡ From May 11, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PARK FIRE INSURANCE COMPANY	New York, N.Y.			
Westgate, H. H.	Boston and Melrose	$57,500 00	$312 33	$6 25
PENNSYLVANIA FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Abbott, H. E.	Brookline	$11,400 00	$69 12	$2 07
Adams, Coleman S.	Framingham	74,451 00	713 44	21 40
Appleton, Z. A.	Rockport	22,000 00	253 05	7 59
Ballard, E. O.	Marlborough	10,019 00	123 98	3 72
Barney, Matthew	Nantucket	19,400 00	275 36	8 26
Bicknell, Zechariah L.	East Weymouth	15,200 00	189 51	5 68
Bird, H.	Cambridge	131,920 00	1,762 46	52 87
Briggs, Andrew S.	Taunton	50,478 00	607 75	18 23
Brown, Benjamin F.	Charlestown	37,450 00	379 08	11 37
Carter, B. F., & Co.	Newburyport	67,750 00	572 69	17 18
Chadwick, O. B., & Co.	Peabody	98,140 00	1,130 47	33 91
Conn, George H.	Woburn	185,250 50	2,062 62	61 88
Cook, Samuel H.	New Bedford	101,500 00	1,460 18	43 81
Currier, Aug. N.	Worcester	253,618 00	2,774 45	83 23
Edwards, John, & Co.	Lawrence	119,616 00	1,453 27	43 60
Fisher, Fred. L.	Medway	37,600 00	374 40	11 23
Fiske, George B.	Holliston	31,000 00	293 59	8 80
Forbush, James M.	Natick	27,850 00	299 64	8 99
Foster & Scull	Boston	2,690,342 00	20,879 96	626 40
Frankle, Jones	Haverhill	68,525 00	797 99	23 94
Gordon, William R.	Beverly	40,800 00	415 56	12 47
Gould, Jesse, & Son	Chelsea	50,974 00	676 65	20 30
Green, Darius A.	Medford	7,000 00	83 50	2 50

Hall, John T.	Plymouth	28,800 00	313 25	9 40
Hartshorne, Charles F.	Wakefield	20,375 00	238 97	7 17
Hayward, S. A., & Co.	Brockton	87,625 00	1,135 74	34 07
Holbrook, Leander	Milford	10,700 00	88 83	2 66
Jennings, Albert	Wellesley	26,125 00	327 69	9 83
Johnson, R. B.	Holyoke	96,645 00	940 82	28 22
Liffler, Charles	Boston Highlands	95,184 37	977 82	29 33
Lockey & Allison	Fitchburg	98,935 00	1,498 96	44 97
Northey, William	Salem	102,200 00	1,228 21	36 85
Pease, Joseph T.	Edgartown	8,100 00	137 75	4 13
Phillips, Elisha M.	Southbridge	16,240 00	172 00	5 16
Puffer, H. M.	Shelburne Falls	8,550 00	105 37	3 16
Rice, Henry	North Attleborough	40,800 00	422 12	12 66
Slade, John P., & Son	Fall River	71,467 06	838 35	25 15
Smith & Skerry	North Brookfield	39,930 00	488 43	14 65
Stacy, S. A., & Son	Gloucester	62,450 00	723 44	21 70
Stevenson, J. M.	Pittsfield	109,100 00	1,026 44	30 79
Stratton, Daniel W.	Hudson	20,200 00	276 00	8 28
Thompson & Reed	Waltham	4,000 00	38 00	1 14
Tucke, E. M.	Lowell	93,285 00	911 93	27 36
Walker, Oliver	Northampton	23,650 00	181 83	5 45
Wetherbee & Nutter	Brighton	24,225 00	298 82	8 96
Whitaker, C. F.	North Adams	64,370 00	743 71	22 31
Whitmore, James C.	East Boston	66,075 00	804 18	24 13
Williams, G. D.	Greenfield	40,550 00	385 40	11 56
Williamson, R. J. & C. C.	Webster	56,682 00	721 42	21 64
		$5,468,546 93	$52,674 20	$1,580 16
PEOPLE'S FIRE INSURANCE COMPANY	New York, N.Y.			
Cheppu & Brown	Boston and Concord	$90,061 00	$982 75	$19 65
Long, E. A.	Boston	404,566 00	3,357 12	67 14
		$494,627 00	$4,339 87	$86 79

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PEOPLE'S FIRE INSURANCE COMPANY	Trenton, N.J.			
Burge, L , Hayes, & Co.	Boston	$610,915 18	$5,183 40	$103 67
Cardell, E. L., & Co.	Lowell	21,500 00	204 45	4 09
Cornish, Ivory S.	New Bedford	13,800 00	150 50	3 01
Greene, William S.	Fall River	9,345 00	84 85	1 70
Johnson, William F.*	Lynn	20,700 00	256 05	5 12
Judd, F. A.	Springfield	41,802 50	348 05	6 96
Norwood, John K.	Lawrence	11,400 00	183 00	3 66
		$729,462 68	$6,410 30	$128 21
PEOPLE'S INSURANCE COMPANY	Newark, N.J.			
Bacheller & Jenkins	Lynn	$57,900 00	$629 75	$12 59
Boardman & Earp†	Lynn	10,350 00	123 08	2 46
Brainard, J. C.	Amherst	14,675 00	207 34	4 15
Chaffee, J. C.	Lee	2,200 00	22 84	46
Coleman, M. O. T.	Westfield	9,000 00	95 20	1 90
Cornish, Ivory S.	New Bedford	33,250 90	388 07	7 76
Currier, F. C., & Son	Fitchburg	2,500 00	12 50	25
Daniels, George P.	Salem	67,255 00	969 75	19 39
D'Evelyn, John S.	Lowell	80,420 00	1,006 07	20 12
Dudley, Charles R.	Monson	4,600 00	28 00	56
Eddy, Peleg E.	Boston	794,783 00	9,378 57	187 57
Greenwood, S. A.	Winchendon	17,800 00	251 28	5 02
Hoyt, G. & J. F.	Shelburne Falls	2,833 00	19 91	39
Kittredge, C. B ‡	Westborough	3,200 00	27 50	55
Lincoln, William, & Co.	Warren	64,662 00	631 23	12 62
Medcalf, William	Ware	3,000 00	21 00	42
Miller, George F.	North Adams	18,311 10	300 00	6 00

Parker, George G.	Milford	17,500 00	171 86	3 44
Selkirk, A. W.	Great Barrington	14,700 00	220 36	4 41
Spaulding, L. V.	Haverhill	2,000 00	21 00	42
Stevenson, J. M.	Pittsfield	24,721 00	254 05	5 08
Stone, Emerson	Spencer	26,850 00	250 33	5 01
Tatman, R James	Worcester	36,925 00	498 60	9 97
Tracy, Carlos C.	Northampton	39,500 00	267 57	5 35
Warriner, S. C.	Springfield	135,346 00	1,810 05	36 20
		$1,484,281 10	$17,605 91	$352 09
PHENIX INSURANCE COMPANY	Brooklyn, N.Y.			
Alley, Edward R.	Marlborough	$17,150 00	$134 91	$2 70
Bird, H.	Cambridge	104,045 00	1,252 49	25 05
Brown, H. A.	Salem	135,483 00	1,363 74	27 27
Bullard, Alfred M.	Boston	2,526,690 00	12,709 14	254 18
Chadwick, O. B., & Co.	Peabody	138,760 00	1,546 10	30 92
Chapin & Williams	Greenfield	50,300 00	438 25	8 76
Chase, William E.	Newburyport	41,334 00	304 64	6 09
Cook, Samuel H.	New Bedford	135,375 00	1,494 44	29 89
Cushman, James M.	Taunton	20,800 00	213 75	4 27
Dudley, Charles R.	Monson	53,725 00	406 25	8 12
Dutcher, H., & Co.	Sheffield	6,605 00	60 30	1 21
Faunce, Sewall A.	Boston	3,890,852 00	16,375 61	327 51
Fiske, George B.	Holliston	19,000 00	250 25	5 00
Follansbee, H. L.	Gloucester	77,875 00	850 39	17 01
Frankle, Jones	Haverhill	135,310 00	1,344 79	26 90
Gilmore, W. H. P.§	Turner's Falls	11,100 00	70 75	1 41
Greenwood, S. A.	Winchendon	38,586 00	565 44	11 31
Gregerson, George W.	Boston	5,337,044 00	13,911 15	278 22
Higley, George T.	Ashland	34,850 00	421 72	8 43

Closed March 1, 1881. † From Sept. 23, 1881. ‡ Ceased business March, 1881. § From Oct. 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hyde, James F. C.	Newton	$8,250 00	$73 75	$1 47
Jewett, Charles E.	Georgetown	8,338 00	133 97	2 68
Judd, C. C.	Holyoke	100,860 00	922 68	18 45
Judd, F. A.	Springfield	161,500 00	1,503 81	30 08
Lockey & Allison	Fitchburg	142,345 00	1,776 60	35 53
Merrick, Spencer R.	Clinton	19,505 00	251 85	5 04
Morissey, J , & Son	Plymouth	16,950 00	171 28	3 43
Munn, John B.	Holyoke	3,500 00	31 75	63
Norwood, J. K.	Lawrence	122,200 00	1,189 72	23 79
Parker, George G.	Milford	30,300 00	187 48	3 75
Porter, Samuel	Beverly	31,850 00	376 02	7 52
Richards, Elias	Weymouth	23,925 00	232 80	4 66
Richardson, O. P., jun.	Attleborough	68,547 00	620 72	12 41
Robinson, R. B	Westfield	55,250 00	421 02	8 42
Silsbee & Pickford	Lynn	238,600 00	2,778 42	55 57
Tucke, E. M.	Lowell	260,801 00	2,160 01	43 20
Tyler, Edward D.	North Adams	81,872 00	779 99	15 60
Washburn, J. D.	Worcester	386 559 00	4,399 07	87 98
Wetherbee & Nutter	Brighton	79,077 00	878 65	17 57
Williamson, R. J. & C. C.	Webster	23,415 00	255 13	5 10
Wilson & Parker	Pittsfield	50,925 00	528 19	10 56
		$14,689,453 00	$73,387 02	$1,467 69
PHŒNIX ASSURANCE COMPANY	London, Eng.			
Archibald, Adam	Boston	$34,950 00	$245 10	$1 90
Bell, Wesley K.	Ipswich	3,400 00	37 50	75
Boardman & Earp	Lynn	204,950 00	2,037 46	40 75
Brewer, Cyrus	Boston	4,537,529 50	27,997 26	559 95

Brown, Isaac J.*	Hyde Park	17,000 00	215 00	4 30
Burbank, W. L.	Charlestown	76,975 00	543 06	10 86
Burleigh, O. H.	Natick	39,150 00	435 84	8 71
Carter, B F., & Co.	Newburyport	76,743 00	519 34	10 39
Chace & Shaw	Fall River	30,000 00	105 10	2 10
Cheppu & Brown	Boston and Concord	50,500 00	360 47	7 21
Clary, Thomas E.	Norwood	11,700 00	125 00	2 50
Colby, William R., & Co.	Salem	103,265 00	1,062 12	21 24
Collins, T. C.	Middleborough	4,250 00	33 75	67
Conn, George H.	Woburn	92,975 00	901 73	18 03
Cowles, Mary E.	Sheffield	2,400 00	28 25	56
Currier, F. C , & Son	Fitchburg	52,030 00	461 26	9 23
Daggett, H M , jun., & Co.	Attleborough	99,075 00	1,097 91	21 96
Dunham, H. J.	Stockbridge	28,100 00	298 97	5 98
Follansbee, H. L	Gloucester	48,350 00	377 23	7 54
Fullerton, C. D , & Co.	Brockton	71,400 00	612 09	12 24
Goodell, W. S.	Haverhill	91,000 00	881 73	17 63
Gould, Jesse, & Son	Chelsea	38,361 00	555 37	11 10
Hastings, W. B., & Co.	East Cambridge	451,643 00	5,072 49	101 45
Holbrook, E. D.	South Braintree	20,585 00	216 83	4 34
Jordan & Co.	Weymouth	39,800 00	403 85	8 08
Judd, C. C.	Holyoke	100,035 00	936 02	18 72
Judd, F. A.	Springfield	143,675 00	1,240 92	24 82
Kendall, George E.	Worcester	258,017 00	2,148 49	42 97
Miller, George F.	North Adams	50,650 00	730 55	14 61
Murdock, Francis	Newton	3,400 00	22 75	45
Page, Henry H.	Boston Highlands	3,600 00	29 90	60
Pierce, Chauncey H.	Northampton	85,640 00	419 11	8 38
Pratt, William E.	Greenfield	7,075 00	69 29	1 39
Spring, John F.†	Greenfield	12,000 00	160 12	3 20

* For one month.

† Since June 1.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Stone, Samuel H., jun.	Beverly	$27,800 00	$313 28	$6 26
Tillinghast & Alden	New Bedford	227,588 00	1,382 82	27 66
Tucke, E. M.	Lowell	56,100 00	434 43	8 69
Underwood, G. E.	Ayer	27,850 00	303 53	6 07
Viles, Daniel F.	Waltham	17,250 00	172 62	3 45
Westgate, H. H.	Boston and Melrose	160,627 00	1,506 75	30 13
Whittier, Samuel, & Co.	Leominster	6,600 00	19 00	38
Williams, S. A., & Co.	Taunton	32,233 00	342 01	6 84
Williamson, R. J. & C. C.	Webster	31,730 00	389 83	7 79
Willis, A. H.	Palmer	44,100 00	441 18	8 82
Wilson & Parker	Pittsfield	85,260 00	662 49	13 25
		$7,607,361 50	$56,349 80	$1,126 95
PHŒNIX INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S.	Framingham	$21,950 00	$235 66	$4 71
Andrus, F. O.	Sheffield	61,870 00	607 48	12 15
Ballard, E. O.	Marlborough	85,275 00	934 39	18 69
Barrows, Roswell S.	Jamaica Plain	250,535 00	2,376 57	47 53
Bird, H.	Cambridge	152,100 00	1,606 25	32 12
Bradway, M., & Son	Monson	39,525 00	402 78	8 06
Briggs, George H.	Amesbury	69,375 00	839 47	16 79
Brown & Terry	Hyde Park	42,850 00	382 90	7 66
Carter, J. R., & Co.	Woburn	7,850 00	77 78	1 56
Chadwick, O. B., & Co.	Peabody	75,335 00	772 13	15 44
Chaffee, J. C.	Lee	34,750 00	850 65	17 01
Church, H. C., & Son	Lowell	188,763 33	1,969 52	39 39
Clark, Henry	Springfield	297,525 50	2,375 91	47 52
Cook, Samuel H.	New Bedford	178,100 00	1,646 58	32 93

Farnsworth, Ezra S.	Newtonville	106,175 00	939 58	18 79
Fisher, Milton M.	Medway	64,525 00	768 00	15 36
Fiske, Geo. B.	Holliston	73,435 00	760 23	15 20
Forbush, James M.	Natick	25,850 00	247 59	4 95
Gilmore, W. H. P.	Turner's Falls	66,550 00	649 57	12 99
Goodell, W. S.	Haverhill	257,145 00	2,603 87	52 08
Gould, Jesse, & Son	Chelsea	65,506 00	642 40	12 85
Guild, Francis	Dedham	23,525 00	235 25	4 70
Hayward, E. H.	Ayer	23,600 00	291 20	5 82
Hayward, S. A., & Co.	Brockton	183,525 00	1,707 99	34 16
Hollis & Snow	Boston	3,581,179 00	24,183 85	483 68
Hollis & Snow, sub-agents	Boston	223,637 00	2,308 76	46 17
Howland, F. P., & Sons	Abington	61,400 00	737 49	14 75
Hunt & Hamilton	Athol	67,877 06	872 58	17 45
Johnson, Charles B.	Easthampton	17,635 00	170 90	3 41
Johnson, R. B.	Holyoke	197,697 50	1,691 39	33 83
Lyman, Herbert	Westfield	192,185 72	1,831 91	36 64
Merrill, E. S.	Winchendon	20,650 00	281 76	5 64
Meserve, Clement	Hopkinton	14,555 00	160 80	3 21
Morissey, J., & Son	Plymouth	30,665 00	371 99	7 44
Northey, William	Salem	159,495 00	1,451 63	29 03
Phillips, Elisha M.	Southbridge	119,868 00	1,158 06	23 16
Piper & Sawyer	Newburyport	18,650 00	160 85	3 22
Porter, Samuel	Beverly	65,375 00	714 92	14 29
Richards, Elias	Weymouth	14,950 00	123 63	2 47
Richardson, O. P., jun.	Attleborough	55,500 00	574 81	11 50
Shepard, J. M., jun., & Co.	Fall River	196,206 23	1,406 58	28 13
Silsbee & Pickford	Lynn	235,475 00	2,656 48	53 13
Stacy, S. A., & Son	Gloucester	267,950 00	2,651 86	53 04
Stevens, C. G., & Son	Clinton	23,600 00	311 62	6 23
Stone, Emerson	Spencer	125,795 00	1,257 56	25 15

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Swan, Albert D.	Lawrence	$136,665 00	$1,615 39	$32 31
Tyler, Edward D.	North Adams	94,860 00	1,009 79	20 20
Upton & Willis	Fitchburg	74,200 00	821 22	16 42
Washburn, J. D.	Worcester	384,541 00	4,411 60	88 23
Wellington & Bixby	Adams	12,200 00	121 00	2 42
White, Luther	Chicopee	75,814 98	603 27	12 06
Whittier, Samuel	Leominster	2,600 00	16 50	33
Whittier, Samuel, & Co.	Leominster	5,300 00	34 25	68
Williams, Gorham D.	Greenfield	53,285 00	386 41	7 73
Williams, S. A , & Co.	Taunton	256,604 00	2,836 25	56 72
Williamson, R J. & C. C.	Webster	13,340 00	163 20	3 26
Wilson & Parker	Pittsfield	119,520 00	1,136 69	22 73
Wright & Siggens	Great Barrington	39,329 00	436 19	8 72
		$9,354,244 32	$82,594 94	$1,651 84
PRESIDENT AND DIRECTORS' INSURANCE COMPANY OF NORTH AMERICA	Philadelphia, Penn.			
Alden, Jared F.	Middleborough	$25,200 00	$249 19	$7 48
Bradway, William H.	Monson	47,100 00	317 80	9 53
Burleigh, O. H.	Natick	60,915 00	604 25	18 12
Chaffee, J. C.	Lee	73,650 00	896 17	26 89
Chapin, Charles M.	Hyde Park	138,080 00	1,314 93	39 45
Church, H. C., & Son	Lowell	193,243 16	2,127 89	63 84
Clark, W. E.	Framingham	40,825 00	504 10	15 12
Coleman, M. O. T., & Co.	Westfield	-	390 60	11 71
Currier, Aug. N.	Worcester	414,463 00	4,363 30	130 90
Currier, F. C., & Son	Fitchburg	140,180 00	1,610 37	48 31
Denny, Charles A.	Leicester	64,595 84	836 84	25 11

Fisher, M. M.	Medway	88,753 00	1,022 19	30 67
Foster & Scull (marine)	Boston	50,613,540 00	404,131 21	12,123 94
Foster & Scull (fire)	Boston	4,377,364 00	35,454 41	1,063 63
Fuller, W. A.	Springfield	475,715 84	4,345 02	130 35
Gilmore, W. H. P.	Turner's Falls	59,930 00	556 66	16 70
Goodell, W. S.	Haverhill	154,645 00	1,624 46	48 73
Gould, Jesse, & Son	Chelsea	74,666 20	970 53	29 11
Greenwood, S. A.	Winchendon	23,625 00	320 87	9 62
Hall, John T.	Plymouth	62,680 00	535 10	16 05
Hastings, W. B., & Co.	East Cambridge	634,045 00	7,372 41	221 17
Hayward, E. H.	Ayer	71,455 00	854 16	25 62
Hayward, S. A., & Co.	Brockton	209,675 00	2,209 18	66 28
Higley, George T.	Ashland	3,500 00	30 00	90
Hunt & Hamilton	Athol	54,707 57	834 41	25 03
Hunt, O. D.	Amherst	11,000 00	107 50	3 22
Hyde, J. F. C.	Newton	21,700 00	209 15	6 27
Ingraham, W. H.*	Watertown	12,200 00	129 25	3 88
Johnson, R. B.	Holyoke	240,328 33	2,108 82	63 26
Johnson, Waldo	Webster	29,125 00	385 62	11 57
Leighton, Royal B.	Melrose	47,100 00	353 85	10 62
Lyman, Herbert	Westfield	33,300 00	297 01	8 91
Lyons, Samuel J.	Greenfield	78,257 14	752 93	22 59
Medcalf, William	Ware	31,385 00	182 68	5 48
Merrick, S. R.	Clinton	43,650 00	612 18	18 37
Northey, William	Salem	261,400 00	2,436 94	73 11
Otis, George	Yarmouthport	18,050 00	219 25	6 58
Parker, George G.	Milford	40,700 00	384 23	11 52
Paul, Abram C.	Stoughton	33,500 00	379 50	11 38
Phillips, E. M.	Southbridge	13,250 00	105 00	3 15
Pierce, Chauncey H.	Northampton	329,251 00	2,979 86	89 40
Piper & Sawyer	Newburyport	248,166 00	2,462 15	73 86

* Commencing July 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Porter, Samuel	Beverly	$48,075 00	$598 64	$17 95
Read, E. R.	Attleborough	46,325 00	499 35	14 98
Richards, Elias	Weymouth	28,775 00	309 25	9 28
Selkirk, A. W.	Great Barrington	56,400 00	713 88	21 42
Silsbee & Pickford	Lynn	191,075 00	2,028 67	60 86
Slade, John P., & Son	Fall River	168,567 14	1,249 19	37 48
Smith & Skerry	North Brookfield	64,940 00	752 06	22 56
Stacy, S. A., & Son	Gloucester	155,450 00	1,594 45	47 83
Stevenson, J. M.	Pittsfield	197,384 00	1,957 36	58 72
Swan, Albert D.	Lawrence	190,340 00	1,970 07	59 10
Tillinghast & Alden	New Bedford	236,750 00	2,377 54	71 33
Tyler, Edward D.	North Adams	72,473 00	790 53	23 72
Viles, Daniel F.	Waltham	72,500 00	743 06	22 29
Whitney, E. C.	Marlborough	118,366 00	1,272 18	38 16
Whittier, Samuel, & Co.	Leominster	5,600 00	81 00	2 43
Williams, S. A., & Co.	Taunton	107,429 00	1,119 83	33 59
Willis, A. H.	Palmer	60,100 00	569 37	17 08
		$61,415,465 22	$506,208 40	$5,186 21
PROVIDENCE WASHINGTON INSURANCE COMPANY,	Providence, R.I.			
Barnes, William	Marlborough	$15,840 00	$175 39	$3 50
Barrett, Richard F.	Concord	16,250 00	127 12	2 54
Brewer, Cyrus	Boston	3,855,466 41	30,499 27	609 99
Brown & Terry	Hyde Park	27,900 00	390 96	7 82
Burr, Charles H.	Webster	41,725 00	456 64	9 13
Carpenter, R. W.	Foxborough	6,180 00	87 80	1 76
Chase, W. E.	Newburyport	98,830 00	902 27	18 04
Colby, William R., & Co.	Salem	69,965 00	809 75	16 19

Copeland, William A.	Mansfield	3,375 00	48 62	97
Daggett, H. M., jun , & Co.	Attleborough	113,525 00	1,158 02	23 16
Davidson, Frank A.	Maynard	13,025 00	146 97	2 94
Drew, Charles W.	Lowell	151,843 00	1,295 85	25 91
Eldred, E., & Co.	Worcester	335,985 80	2,984 33	59 69
Esty, Frederick M.	Framingham	22,208 33	229 36	4 59
Forbes, E Eugene	Westborough	4,700 00	58 75	1 17
Forbush, James M.	Natick	67,450 00	643 63	12 87
Frankle, Jones	Haverhill	30,950 00	426 97	8 54
Fullerton, Charles D., & Co.	Brockton	74,930 00	937 09	18 74
Gilmore, W. H. P.	Turner's Falls	23,153 00	325 18	6 50
Greene, William S.	Fall River	116,590 12	1,232 36	24 65
Greenwood, S. A.	Winchendon	172,255 00	2,001 31	40 02
Grinnell, L., & Son	New Bedford	191,931 00	1,822 25	36 44
Hall, John T.	Plymouth	30,740 00	284 50	5 69
Howland, F. P., & Sons	Abington	73,129 00	790 05	15 80
Ingraham, William H.	Watertown	31,325 00	393 50	7 87
Johnson, R. B.	Holyoke	41,848 34	384 37	7 69
Judd, F. A.	Springfield	62,140 00	562 56	11 25
Kirby, Charles E.	Fitchburg	45,475 00	395 85	7 92
Macy, George W.	Nantucket	8,900 00	106 00	2 12
Mudge, Frank N.	Lynn	85,250 00	795 93	15 92
Murdock, Francis	Newton	44,150 00	348 90	6 98
Nickerson, Lewis	Provincetown	9,000 00	98 00	1 96
Parker, George G.	Milford	53,025 00	507 40	10 14
Parker, James O.	Methuen	44,381 10	534 81	10 70
Phillips, E. M.	Southbridge	6,470 00	57 02	1 14
Smart, Joseph A.	Andover	31,800 00	288 25	5 76
Sprague, Phineas	Malden	4,900 00	44 10	88
Stone, Charles F.	Waltham	15,300 00	163 11	3 26
Stone, Emerson	Spencer	31,700 00	455 16	9 10

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Stratton, Daniel W.	Hudson	$18,295 00	$201 75	$4 03
Swain, Joseph B.	Nantucket	39,300 00	271 33	5 43
Whittier, Samuel, & Co.	Leominster	2,400 00	19 95	40
Williams, S. A , & Co.	Taunton	640,109 00	3,149 09	62 98
Wilson & Parker	Pittsfield	114,557 00	1,003 12	20 06
		$6,888,272 10	$57,614 64	$1,152 24
QUEEN INSURANCE COMPANY	Liverpool, Eng.			
Brainard, J. C.	Amherst	$91,540 00	$918 79	$18 38
Bullard, Alfred M.	Boston	1,871,615 00	11,890 28	237 81
Carter, B F , & Co.	Newburyport	8,850 00	95 25	1 90
Chapin, Charles M.*	Hyde Park	50,325 00	476 18	9 52
Church, H. C., & Son	Lowell	174,070 00	1,785 45	35 71
Conn, George H.	Woburn	136,643 00	1,371 46	27 43
Daggett, H. M , jun., & Co.	Attleborough	143,475 00	1,513 70	30 27
Edwards, J., & Co.	Lawrence	272,244 00	2,594 94	51 90
Fullerton, C. D., & Co.	Brockton	87,100 00	928 68	18 57
Gilmore, W. H. P.†	Turner's Falls	9,800 00	96 13	1 92
Goodell, W. S.	Haverhill	171,470 00	1,891 05	37 82
Greenwood, S. A.	Winchendon	10,167 00	171 67	3 43
Hastings, W. B , & Co.	East Cambridge	128,875 00	1,353 01	27 06
Hulbert, Amos G.	Lee	10,000 00	117 50	2 35
Johnson, William F.	Lynn	324,550 00	3,455 04	69 10
Jordan & Co.	Weymouth	62,925 00	731 15	14 62
Judd, C. C.	Holyoke	142,800 00	1,498 79	29 98
Lincoln, William, & Co.	Warren	275,510 00	2,756 66	55 13
Lockey & Allison	Fitchburg	148,445 00	1,754 05	35 08
Mercer & Whittemore‡	Boston	2,363,105 00	15,031 47	300 62

Munroe, A. C.	Worcester	530,528 00	5,252 20	105 04
Nichols, Charles S , & Co.	Salem	262,711 83	3,361 35	67 23
Parker, George G.	Milford	52,275 00	502 61	10 05
Pynchon, Joseph C.	Springfield	451,678 05	4,539 45	90 79
Selkirk, A. W.	Great Barrington	46,200 00	551 03	11 02
Shepard, J. M., jun., & Co.	Fall River	473,050 97	1,769 19	35 38
Tillinghast & Alden	New Bedford	252,203 50	2,362 85	47 26
Tyler, Edward D.	North Adams	122,735 00	1,322 63	26 45
Upton, Daniel	Adams	50,115 00	617 27	12 35
Walker, Oliver	Northampton	141,122 22	1,387 46	27 75
Williams, S. A., & Co.	Taunton	124,524 00	1,504 90	30 10
Wilson & Parker	Pittsfield	275,633 00	2,433 19	48 66
		$9,266,285 57	$76,035 38	$1,520 68
Relief Fire Insurance Company	New York, N.Y.			
Clark, Curtis, & Milton	Boston	$1,624,437 83	$15,139 37	$302 79
Republic Fire Insurance Company	New York, N.Y.			
Faunce, Sewall A.	Boston	$483,558 00	$3,054 80	$61 10
Sawyer & Blake	Boston	571,300 00	3,443 83	68 88
		$1,054,858 00	$6,498 63	$129 98
Rochester German Insurance Company	Rochester, N.Y.			
Adams, Edward F.	Haverhill	$30,440 00	$292 90	$5 86
Almy, Charles	New Bedford	21,700 00	266 50	5 33
Bacheller & Jenkins	Lynn	75,600 00	717 40	14 35
Boardman & Earp§	Lynn	10,850 00	136 00	2 72
Brainard, J. C.	Amherst	43,225 00	509 37	10 19
Cheever, John H.	Manchester	14,750 00	164 50	3 29
Clark, C. & M.‖	Boston	113,755 50	1,191 35	23 83

* From July, 1881. † From Aug. 1, 1881. ‡ To June 1, 1881. § From Oct. 20, 1881. ‖ From Feb. 1 to Nov. 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Clary, Thomas E.	Norwood	$27,305 00	$207 52	$4 15
Coleman, M. O. T., & Co.	Westfield	–	87 25	1 74
Crowell, John F.	Worcester	170,258 83	1,709 97	34 20
Daniels, George P.	Salem	77,675 00	823 35	16 47
Darling, H. E.	Boston	1,012,272 00	8,442 53	168 85
Foote, William H.	Westfield	3,625 00	47 81	96
Fuller, W. A.	Springfield	63,562 50	704 97	14 10
Fullerton, C. D., & Co.	Brockton	20,150 00	212 00	4 24
Howland, S D.	Fall River	131,152 00	1,306 62	26 13
Johnson, Charles B.	Easthampton	500 00	2 00	04
Kilbride, J J.	Lawrence	114,850 00	1,031 17	20 62
Richardson, H. W.	Pittsfield	47,425 00	304 16	6 08
Richardson, O. P., jun.	Attleborough	3,400 00	34 00	68
Shattuck, John N.	Natick	8,600 00	106 42	2 13
Tracy, Carlos C.	Northampton	34,190 00	188 18	3 76
Tucke, E. M.	Lowell	98,280 00	900 30	18 01
Tyler, Edward D.	North Adams	45,053 00	524 38	10 49
Van Campen, H.	New Bedford	2,500 00	20 00	40
Warriner, S. C.	Springfield	54,450 00	491 93	9 84
Willis, A. H.	Palmer	30,230 00	241 86	4 83
Wood, Benjamin L., jun.	Taunton	55,768 00	578 71	11 57
		$2,311,566 83	$21,243 15	$424 86
ROYAL INSURANCE COMPANY	Liverpool, Eng.			
Abbott, H. E.	Brookline	$49,500 00	$416 00	$8 32
Adams, Coleman S.	Framingham	93,801 00	944 41	18 89
Baker, Henry N.	Newtonville	20,700 00	199 35	3 99

Ballard, E. O.	Marlborough	28,452 00	371 99	7 44
Bicknell, Zechariah L.	East Weymouth	42,210 00	488 35	9 76
Bird, H.	Cambridge	625,775 00	7,176 13	143 52
Brewer, Cyrus	Boston	3,000 00	39 37	79
Briggs, Andrew S.	Taunton	154,815 00	1,629 92	32 60
Brown, Benjamin F.	Charlestown	114,687 00	972 28	19 45
Carter, B. F., & Co.	Newburyport	145,875 00	1,157 92	23 16
Chadwick, O. B., & Co.	Peabody	204,690 00	2,288 91	45 78
Chapin, Charles M.	Hyde Park	73,300 00	893 72	17 87
Conn, George H.	Woburn	209,059 00	2,409 62	48 19
Currier, Aug. N.	Worcester	510,872 00	5,105 11	102 10
Denny, C. A.	Leicester	55,566 70	730 14	14 60
Dudley, E. M.	West Roxbury	21,221 00	206 73	4 13
Edwards, John, & Co.	Lawrence	525,354 00	4,844 55	96 89
Fairbanks, John W.	Westborough	47,400 00	601 05	12 02
Fisher, Fred. L.	Medway	52,850 00	479 68	9 59
Fiske, George B.	Holliston	57,216 67	489 62	9 79
Forbush, James M.	Natick	66,350 00	641 07	12 82
Foster & Scull	Boston	7,466,212 00	60,134 88	1,202 70
Frankle, Jones	Haverhill	149,650 00	1,533 30	30 67
Gilmore, W. H. P.	Turner's Falls	45,875 00	465 16	9 30
Gordon, William R.	Beverly	49,500 00	592 95	11 86
Gould, Jesse, & Son	Chelsea	209,052 00	2,011 22	40 22
Green, Darius A.	Medford	22,200 00	180 92	3 62
Grinnell, L., & Son	New Bedford	250,730 00	2,592 40	51 85
Hartshorne, Charles F.	Wakefield	32,900 00	301 30	6 03
Hayward, S. A., & Co.	Brockton	188,800 00	2,516 83	50 34
Holbrook, Leander	Milford	20,875 00	175 86	3 52
Hunt & Hamilton	Athol	78,126 57	1,235 31	24 71
Jennings, Albert	Wellesley	70,175 00	765 16	15 30
Johnson, R. B.	Holyoke	173,191 67	1,569 57	31 39

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Liffler, Charles	Boston Highlands	$277,624 08	$2,468 12	$49 36
Lockey & Allison	Fitchburg	191,789 00	2,627 17	52 54
Lyman, Herbert	Westfield	60,350 00	681 91	13 64
Morissey, J., & Son	Plymouth	44,800 00	326 46	6 53
Northey, William	Salem	260,550 00	2,793 40	55 87
Otis, George	Yarmouthport	29,200 00	339 95	6 80
Pease, Joseph T.	Edgartown	22,350 00	329 69	6 59
Phillips, Elisha M.	Southbridge	53,215 00	635 08	12 70
Porter, Charles H.	Quincy and Boston	69,559 00	695 53	13 91
Puffer, H. M.	Shelburne Falls	27,650 00	297 00	5 94
Rice, Henry	North Attleborough	52,675 00	542 48	10 85
Slade, John P., & Son	Fall River	176,787 06	1,847 77	36 96
Smith & Skerry	North Brookfield	76,600 00	943 98	18 88
Spurr, George W.	Winchester	28,200 00	321 26	6 42
Stacy, S. A., & Son	Gloucester	87,150 00	1,033 66	20 67
Stevens, C. G., & Son	Clinton	122,320 00	1,115 71	22 31
Stevenson, J. M.	Pittsfield	178,187 00	1,771 72	35 43
Stratton, Daniel W.	Hudson	60,625 00	939 13	18 78
Thompson & Reed	Waltham	59,675 00	633 19	12 66
Tucke, E. M.	Lowell	117,665 00	1,020 66	20 41
Walker, Oliver	Northampton	97,172 00	823 18	16 46
Westgate, H H.	Boston and Melrose	51,400 00	394 64	7 89
Wetherbee & Nutter	Brighton	90,143 00	1,015 84	20 32
Whitaker, C. F.	North Adams	129,936 00	1,672 11	33 44
Whitmore, J. C.	East Boston	210,501 00	1,933 41	38 67
Williams, G D.	Greenfield	27,375 00	246 05	4 92
Williamson, R. J. & C. C.	Webster	83,732 00	916 13	18 32
		$14,547,211 75	$134,526 04	$2,690 48

RUTGERS FIRE INSURANCE COMPANY	New York, N.Y.			
Brewer, Cyrus	Boston	$1,255,268 50	$8,655 50	$173 11
ST. NICHOLAS INSURANCE COMPANY	New York, N.Y.			
Coburn, Charles	Lowell	$2,800 00	$16 50	$0 33
Gould, Jesse, & Son	Chelsea	3,825 00	41 24	82
Jordan & Co. *	Weymouth	3,700 00	36 60	73
Kilbride, J. J.	Lawrence	700 00	7 00	14
Medcalf, William	Ware	1,500 00	18 75	37
Pendergast, George H.	Charlestown	2,000 00	11 00	22
Van Campen, H.	New Bedford	6,100 00	54 93	1 10
Warriner, S. C.	Springfield	7,350 00	71 50	1 43
		$27,975 00	$257 52	$5 14
ST. PAUL FIRE AND MARINE INSURANCE CO.	St. Paul, Minn.			
Boardman & Earp †	Lynn	$16,550 00	$183 45	$3 67
Carpenter, George O.	Boston	668,157 50	6,131 27	122 63
Colby, W. R., & Co.	Salem	13,550 00	175 24	3 50
Hastings, W. B., & Co.	East Cambridge	13,158 00	113 38	2 27
Jackson, E. T., & Co.	Taunton	5,255 00	88 81	1 78
		$716,670 50	$6,692 15	$133 85
SCOTTISH UNION AND NATIONAL INSUR. CO.	Edinburgh.			
Adams, Edward F.	Haverhill	$7,500 00	$62 50	$1 25
Bicknell & Robinson	Boston	137,280 00	1,109 16	22 18
Coburn, Charles	Lowell	44,050 00	440 00	8 80
Darling, H. E.	Boston	1,714,923 00	11,201 52	224 03
Eldred, E., & Co ‡	Worcester	346,463 00	2,173 77	43 48
Foster, Nathaniel, jun.	Belmont	109,700 00	570 31	11 41
Johnson, William F. §	Lynn	72,000 00	640 62	12 81

* For two months. † To Dec. 31, 1880. ‡ For ten months. § From Jan. 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Townsend, James	East Boston	$48,385 00	$131 35	$8 63
Turner, John M.	Northampton	3,250 00	32 50	65
Warriner, S. C.	Springfield	72,854 00	494 87	9 90
		$2,556,405 00	$17,156 60	$343 14
SECURITY INSURANCE COMPANY	New Haven, Conn.			
Boardman & Earp	Lynn	$68,750 00	$779 11	$15 58
Haffards, G. M.	Fall River	144,727 06	1,017 87	20 36
Harrington, N. A.	Worcester	321,655 00	1,881 33	37 63
Miller, George F.	North Adams	28,396 66	431 36	8 63
Reed & Brother	Boston	1,231,278 00	10,161 94	203 24
		$1,794,806 72	$14,271 61	$285 44
STANDARD FIRE INSURANCE COMPANY	New York, N.Y.			
Brown, Henry A.	Salem	$56,959 00	$574 31	$11 49
Chapin & Williams	Greenfield	10,100 00	62 30	1 25
Currier, Aug. N.	Worcester	42,260 00	440 11	8 80
Hollis & Snow	Boston	1,264,088 00	13,011 93	260 24
Johnson, R. B.	Holyoke	30,975 00	310 55	6 21
Judd, F A.	Springfield	28,000 00	272 89	5 46
Osgood & Perry	Lowell	40,209 00	485 03	9 70
Selkirk, A. W.	Great Barrington	82,105 00	992 68	19 85
Stevenson, John M.	Pittsfield	37,671 00	410 74	8 21
Tillinghast & Alden	New Bedford	22,112 50	242 49	4 85
Tyler, Edward D.	North Adams	33,867 50	498 83	9 98
Walker, Oliver	Northampton	16,700 00	264 39	5 29
		$1,659,047 00	$17,566 25	$351 33

STAR FIRE INSURANCE COMPANY	New York, N.Y.			
Alden, Jared F.	Middleborough	2,300 00	30 75	61
Bacheller & Jenkins	Lynn	134,025 00	1,469 23	29 38
Bradway, William H.	Monson	4,000 00	48 75	97
Burleigh, O. H.	Natick	20,600 00	224 00	4 48
Chaffee, J. C.	Lee	7,500 00	66 50	1 33
Church, H. C., & Son	Lowell	42,830 00	566 70	11 33
Coleman, M. O. T., & Co.	Westfield	–	80 00	1 60
Currier, Aug. N.	Worcester	212,471 00	2,379 26	47 59
Currier, F. C., & Son	Fitchburg	17,690 00	245 87	4 92
Eldred, E., & Co.*	Worcester	50,500 00	536 43	10 73
Fuller, W. A.	Springfield	75,233 84	920 62	18 41
Gilmore, W. H. P.	Turner's Falls	10,750 00	85 75	1 71
Goodell, W. S	Haverhill	29,250 00	374 04	7 48
Greene, William S.	Fall River	26,870 00	265 12	5 30
Greenwood, S. A.	Winchendon	7,600 00	102 00	2 04
Hall, John T.	Plymouth	12,800 00	62 00	1 24
Hastings, W. B., & Co.	East Cambridge	197,010 00	2,481 59	49 63
Hayward, E. H.	Ayer	26,700 00	326 24	6 52
Hunt, O. D.	Amherst	2,500 00	20 00	40
Johnson, R. B.	Holyoke	37,187 50	350 59	7 01
Lyman, Herbert	Westfield	2,550 00	60 25	1 20
Lyons, Samuel J.	Greenfield	3,500 00	31 25	62
Medcalf, William	Ware	6,500 00	72 85	1 46
Mitchell, Daniel L.	Taunton	37,868 75	525 62	10 51
Pierce, Chauncey H.	Northampton	37,350 00	353 59	7 07
Piper & Sawyer	Newburyport	12,255 00	93 23	1 86
Porter, Samuel	Beverly	17,650 00	159 68	3 19
Sawyer & Blake	Boston	1,996,835 18	12,582 35	251 65
Selkirk, A. W.	Great Barrington	5,000 00	32 50	65

* For two months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
Shepard, J. M., jun., & Co.	Fall River	$46,641 15	$294 05	$5 88
Stevenson, J. M.	Pittsfield	51,050 00	483 75	9 67
Swan, A. D.	Lawrence	28,650 00	279 62	5 59
Tillinghast & Alden	New Bedford	31,300 00	337 00	6 74
Tyler, Edward D.	North Adams	15,953 00	218 48	4 37
Viles, Daniel F.	Waltham	4,500 00	61 25	1 22
Whitney, E. C.	Marlborough	22,975 00	221 07	4 42
Willis, A. H.	Palmer	12,300 00	121 85	2 43
		$3,250,695 42	$26,563 83	$531 21
STERLING FIRE INSURANCE COMPANY	New York, N.Y.			
Adams, Edward F.	Haverhill	$1,250 00	$7 78	$0 16
Baker, Ezra	Lynn	9,612 50	73 38	1 47
Bowen, Hosea B.	South Boston	2,775 00	19 37	39
Brainard, J. C.	Amherst	5,530 00	38 27	77
Brown & Terry	Hyde Park	2,587 50	27 48	55
Chace & Shaw	Fall River	4.775 00	8 66	17
Clark, Henry	Springfield	31,417 87	154 22	3 08
Coburn, Charles	Lowell	9,102 00	80 80	1 62
Collins, Thomas C.	Middleborough	1,500 00	12 75	26
Coolidge, Aug.	Worcester	13,024 00	212 30	4 25
Daniels, George P.	Salem	6,625 00	70 20	1 40
Edwards, J., & Co.*	Lawrence	750 00	3 37	07
Farwell, R. E.	Natick	3,062 50	33 09	66
Hastings, W. B., & Co.	East Cambridge	7,225 00	79 16	1 58
McCann, J. A., & Co.	Chelsea	1,337 50	11 72	23
Munn, John B.	Holyoke	10,781 25	64 59	1 29

O'Brion, Thomas L.	Boston	87,614 00	586 86	11 74
Packard, S. Franklin	Brockton	6,045 83	41 46	83
Page, Henry H.	Boston Highlands	1,143 75	5 22	10
Pierce, Chauncey H.	Northampton	1,125 00	6 40	13
Richardson, H. W.	Pittsfield	1,712 50	11 75	23
Stearns Brothers	Boston	280,679 00	1,743 78	34 88
Stone, Emerson	Spencer	5,750 00	48 87	98
Townsend, James	East Boston	125 00	1 25	02
Viles, Daniel F.	Waltham	875 00	12 37	25
		$496,425 20	$3,355 10	$67 11
TOLEDO FIRE AND MARINE INSURANCE CO.	Toledo, O.			
Clark, Curtis, & Milton †	Boston	$108,416 50	$1,359 07	$27 18
TRADE INSURANCE COMPANY	Camden, N.J.			
Adams, Edward F.	Haverhill	$9,775 00	$204 86	$4 10
Cardell, E. L , & Co.	Lowell	78,080 00	1,016 63	20 33
Crowell, John F.	Worcester	137,090 50	1,698 04	33 96
Howland, S. D.	Fall River	53,662 00	624 20	12 48
Johnson, Wm. F.	Lynn	39,400 00	418 14	8 36
Jordan, Lovett, & Co.	Boston and Weymouth	838,522 00	9,698 86	193 98
Judd, F. A.	Springfield	4,800 00	38 50	77
Lincoln, C. S.	Warren	98,847 00	3,029 91	60 60
Whitaker, C. F.	North Adams	26,283 50	271 58	5 43
		$1,286,460 00	$17,000 72	$340 01

*For one month.

† November and December, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
TRADERS' INSURANCE COMPANY	Chicago, Ill.			
Baker, Ezra	Lynn	$82,650 00	$971 89	$19 44
Church, H. C., & Son	Lowell	24,080 00	368 54	7 37
Stevenson, J. M.	Pittsfield	15,650 00	165 75	3 31
Stone, Emerson	Spencer	23,795 00	208 64	4 17
Swords, James	Boston	1,440,975 33	13,498 83	269 98
Warriner, S. C.	Springfield	85,841 00	1,114 39	22 29
		$1,672,991 33	$16,328 04	$326 56
TRADESMEN'S FIRE INSURANCE COMPANY	New York, N.Y.			
Boardman & Earp *	Lynn	$39,450 00	$415 90	$8 32
Judd, F. A.	Springfield	16,460 19	132 19	2 64
Lincoln, William, & Co.	Warren	15,717 00	146 16	2 92
Munroe, A. C.†	Worcester	62,800 00	609 17	12 18
Paige, John C.	Boston	1,291,920 00	10,573 96	211 48
		$1,426,347 19	$11,877 38	$237 54
TRANSATLANTIC FIRE INSURANCE COMPANY	Hamburg, Germany.			
Chace & Shaw	Fall River	$12,385 00	$151 88	$3 03
D'Evelyn, John S.	Lowell	4,900 00	49 50	99
Eldred, E , & Co.	Worcester	171,158 35	1,370 41	27 41
Ladd Brothers & Co.	Springfield	109,675 00	823 37	16 47
Lincoln, William, & Co.	Warren	9,000 00	119 55	2 39
Sawyer & Blake	Boston	1,099,045 77	9,234 14	184 68
		$1,406,164 12	$11,748 85	$234 97

UNION INSURANCE COMPANY	Philadelphia, Penn.			
Ballard, E. O.	Marlborough	$71,726 67	$782 35	$23 47
Bicknell, Z. L.	East Weymouth	22,960 00	300 21	9 00
Bird, H.	Cambridge	87,925 00	1,038 40	31 15
Bowen, Hosea B.	South Boston	33,300 00	298 75	8 96
Bush, A. L.	Westfield	1,600 00	9 69	29
Carter, B. F., & Co.	Newburyport	75,418 00	635 41	19 06
Chadwick, O. B., & Co.	Peabody	81,220 00	869 66	26 09
Conn, George H.	Woburn	79,842 00	858 80	25 76
Craig & Bemis	Spencer	22,125 00	144 74	4 34
Daggett, H. M., jun., & Co.‡	Attleborough	5,000 00	42 50	1 27
Dame, John T.	Clinton	3,200 00	41 00	1 23
D'Evelyn, J. S.	Lowell	11,000 00	143 25	4 30
Dunn & Dunn	Gardner	8,900 00	96 25	2 89
Edwards, J., & Co.	Lawrence	114,390 00	1,077 23	32 31
Farwell, R. E.	Natick	21,350 00	155 18	4 65
Foote, William H.	Westfield	16,662 50	184 22	5 53
Frankle, Jones	Haverhill	32,160 00	324 54	9 74
Gould, Jesse, & Son	Chelsea	74,485 00	812 66	24 38
Gregerson, George W.	Boston	–	7,135 52	214 07
Grinnell, L., & Son	New Bedford	54,300 00	436 62	13 10
Hayward, S. A., & Co.	Brockton	63,150 00	612 61	18 38
Howland, S. D.	Fall River	117,710 00	1,240 23	37 21
Hunt, George F.§	Lowell	43,500 00	201 10	6 03
Hunt, O. D.	Amherst	4,150 00	46 98	1 41
Johnson, R. B.	Holyoke	62,279 17	507 75	15 23
Kendall, Isaac B.	Charlestown	56,115 00	537 23	16 12
Kirby, Charles E.	Fitchburg	34,735 00	310 78	9 32
Liffler, Charles	Boston Highlands	149,099 00	1,479 87	44 40
Mitchell, Daniel L.	Taunton	13,330 00	208 26	6 25

* To March 10, 1881. † For five months. ‡ From October to November. § Agency closed Aug. 31, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Morissey, J., & Son	Plymouth	$6,075 00	$78 80	$2 36
Mudge, Frank N.	Lynn	90,250 00	823 08	24 69
Nichols, Charles S., & Co.	Salem	41,303 88	496 74	14 90
Parks, L. C.	Worcester	152,805 00	1,256 30	37 69
Pease, Moses H.	Lee	9,850 00	112 50	3 37
Phillips, E. M.	Southbridge	7,855 00	68 50	2 05
Pierce, Chauncey H.	Northampton	46,955 00	334 80	10 04
Porter, Samuel	Beverly	15,100 00	146 80	4 40
Rand, Charles F.	Newton	6,850 00	66 00	1 98
Sawyer & Blake	Boston	1,913,488 50	12,209 48	366 28
Serrat, W. D.*	Melrose	69,350 00	816 57	24 49
Spring, John F.†	Greenfield	49,950 00	607 45	18 22
Stevenson, J. M.	Pittsfield	43,200 00	432 10	12 96
Townsend, James	East Boston	141,297 50	1,428 77	42 86
Tyler, Edward D.	North Adams	12,897 50	233 35	7 00
Warriner, S. C.	Springfield	110,077 00	1,220 16	36 60
Wellington & Bixby	Adams	4,900 00	35 40	1 06
Williams, D. W.	Waltham	8,000 00	95 50	2 86
Williamson, R. J. & C. C.	Webster	18,333 00	185 44	5 56
Wright & Siggens	Great Barrington	4,750 00	50 75	1 52
		$4,114,919 72	$41,230 28	$1,236 83
UNION INSURANCE COMPANY	San Francisco, Cal.			
Baker, Ezra	Lynn	$31,000 00	$262 15	$5 24
Colby, W. R., & Co.	Salem	13,370 00	229 82	4 60
Conn, George H.‡	Woburn	16,750 00	137 88	2 76
Cornish, I. S.	New Bedford	22,050 00	203 50	4 07
Daggett, H. M., jun., & Co.§	Attleborough	19,425 00	195 62	3 91

D'Evelyn, J. S.	Lowell	$17,100 00	$137 96	$2 76
Edwards, J., & Co.‖	Lawrence	5,400 00	48 83	97
Greene, William S.	Fall River	8,500 00	99 00	1 98
Judd, Charles C.¶	Holyoke	50,800 00	422 64	8 45
Judd, F. A.	Springfield	81,500 00	645 55	12 91
Laws, Alfred **	Brockton	10,200 00	92 75	1 85
Lockey & Allison	Fitchburg	15,450 00	131 54	2 63
Miller, George F ††	North Adams	18,600 00	153 30	3 07
Munroe, A. C.	Worcester	24,425 00	262 69	5 25
Parker, F. S.	Pittsfield	12,100 00	129 25	2 58
Parks, L. C.	Worcester	14,300 00	120 75	2 41
Pierce, Chauncey H.	Northampton	16,812 00	151 87	3 04
Reed, William Garrison	Boston	1,242,544 50	6,636 63	132 73
Spaulding, L. V.	Haverhill	21,750 00	246 75	4 93
Spring, John F.‡‡	Greenfield	19,250 00	202 75	4 05
Stone, Samuel H., jun.	Beverly	2,250 00	24 50	49
Willis, A. H.	Palmer	8,500 00	93 40	1 87
		$1,672,076 50	$10,629 13	$212 55
Union Marine Insurance Company.				
Endicott & Macomber	Boston	$2,054,857 00	$35,084 27	$701 69
United Firemen's Insurance Company	Philadelphia, Penn.			
Abbott, H E §§	Brookline	$8,613 00	$190 65	$5 72
Bacheller & Jenkins	Lynn	10,100 00	129 10	3 87
Chaffee, J. C.	Lee	6,100 00	4 06	12
Clark, W. E.	Framingham	7,800 00	69 21	2 08
Coburn, Charles	Lowell	14,725 00	152 43	4 57
Conn, George H. ‖‖	Woburn	14,500 00	181 25	5 44

* Agency taken May 1.
‖ Four months.
‡‡ Since June 1.
† Since Dec. 1.
¶ Agency established March 16, 1881.
§§ To Jan. 1, 1881.
‡ Since July 1, 1881.
** Agency established Oct. 1, 1881.
‖‖ November and December, 1880.
§ From June to November.
†† From Aug. 1, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Follansbee, H. L.*	Gloucester	$9,150 00	$69 75	$2 09
Gould, Jesse, & Son	Chelsea	4,000 00	73 75	2 21
Greenwood, S. A.	Winchendon	3,125 00	50 86	1 52
Hastings, W. B., & Co.	East Cambridge	41,726 00	585 83	17 57
Lockey & Allison	Fitchburg	4,650 00	51 67	1 55
Miller, George F.†	North Adams	3,700 00	57 80	1 73
O'Brion, Thomas L.	Boston	1,306,798 32	12,190 27	365 71
Parker, F. S.	Pittsfield	3,400 00	25 00	75
Parks, L. C.	Worcester	5,267 00	94 48	2 83
Slade, A. K., jun.	Fall River	6,000 00	29 34	88
Spring, John F.‡	Greenfield	4,500 00	53 75	1 61
Sproat, C. W.§	Taunton	6,500 00	108 25	3 25
Van Campen, H.	New Bedford	3,825 00	43 19	1 30
		$1,464,479 32	$14,160 64	$424 80
UNITED STATES LLOYDS INSURANCE COMPANY.	New York, N.Y.			
Magoun, Thatcher, jun.	Boston and Medford	$782,462 41	$8,381 97	$167 64
WATERTOWN FIRE INSURANCE COMPANY	Watertown, N.Y.			
Abbott, H. E.	Brookline	$263,385 00	$3,386 50	$67 73
Alford, Arthur S.	North Adams	38,350 00	358 81	7 17
Brewster, Allen M.	Newburyport	89,357 67	945 56	18 91
Brown & Terry	Hyde Park	39,950 00	327 48	6 55
Burge, Lorenzo, Hayes, & Co.	Boston	1,413,561 25	10,140 74	202 81
Bush, A. L.	Westfield	46,433 33	494 95	9 90
Chaffee, J. C.	Lee	73,030 00	738 35	14 77
Cheppu & Brown	Boston and Concord	155,407 66	2,168 10	43 36
Collins, Stephen	Newburyport	12,775 00	113 25	2 26

Collins, Thomas C.	Middleborough	33,445 00	423 20	8 46
Coolidge, Augustus	Worcester	123,749 33	3,306 29	66 13
Daggett, H. M., jun., & Co.‖	Attleborough	38,350 00	367 18	7 34
Daniels, George P.	Salem	89,948 00	1,000 08	20 00
Denny, Charles A.	Leicester	9,400 00	76 40	1 53
D'Evelyn, J. S.	Lowell	177,182 00	1,739 64	34 79
Dodd, S., & Co.	Gloucester	27,950 00	290 70	5 81
Edwards, J., & Co.	Lawrence	92,666 00	821 12	16 42
Fairbanks, J. W.¶	Westborough	17,475 00	238 05	4 76
Farwell, R. E.	Natick	71,610 00	302 17	6 04
Fiske, George B.	Holliston	11,820 00	220 48	4 40
Frankle, Jones	Haverhill	3,000 00	32 50	65
French, H. T.	Hudson	400 00	3 00	06
Fuller, S. B.	Florence	54,085 00	507 30	10 14
Glazier, Thomas E.	Gardner	4,175 00	36 40	73
Hamant, Charles	Medfield	10,960 00	137 62	2 75
Hardwick, John, & Co.	Quincy	32,315 00	411 72	8 23
Hartshorne, Charles F.	Wakefield	9,250 00	79 63	1 59
Haynes, A. W.	Clinton	11,600 00	102 33	2 05
Howland, F. P., & Sons	Abington	24,750 00	289 26	5 79
Johnson, Charles B.	Easthampton	1,535 00	29 85	59
Jordan & Co.	Boston and Weymouth	139,521 00	1,771 00	35 42
Judd, C. C.	Holyoke	136,375 00	1,448 53	28 97
Kittredge, C. B.**	Westborough	13,505 00	119 85	2 40
Lockey & Allison	Fitchburg	94,525 00	1,161 81	23 24
Medcalf, William	Ware	900 00	9 00	18
Merriam, Charles A.	Chelsea	183,166 66	1,224 87	24 50
Merrill, E. S.	Winchendon	4,200 00	97 05	1 94
Ober, Joseph E.	West Medford	19,325 00	189 06	3 78

* To Dec. 1, 1880.
† Withdrew Dec. 24, 1880.
‡ From Nov. 1 to Dec. 10.
§ To January, 1881.
‖ From April to November.
¶ From July 18, 1881.
** Relinquished agency July, 1881.

NAME OF COMPANY AND AGENTS.	Location and Address.	Amount Insured.	Premiums Received.	Tax.
Packard, S. F.	Brockton	$23,250 00	$227 65	$4 55
Parker, D. F.	Springfield	156,685 00	1,030 82	20 62
Parker, F. S.	Pittsfield	63,067 50	543 54	10 87
Parker, George G.	Milford	45,425 00	544 39	10 89
Puffer, H. M.	Shelburne Falls	17,060 00	178 62	3 57
Remington, J. A	Fall River	267,786 46	2,078 27	41 57
Ryder, Austin G.	Taunton	32,265 00	326 98	6 54
Ryder, Thomas M.	Wareham	41,850 00	426 27	8 52
Selkirk, A. W.	Great Barrington	159,321 66	1,957 82	39 16
Silsbee, James B.	Lynn	264,450 00	2,700 10	54 00
Smith & Skerry	North Brookfield	79,650 00	808 75	16 17
Stone, Daniel	North Dana	20,375 00	196 94	3 94
Stone, Emerson	Spencer	12,710 00	120 25	2 40
Taft, S. S.	Palmer	13,900 00	134 75	2 69
Taylor, W. A.	Granby	28,600 00	228 60	4 57
Tillinghast, Charles M.	Brighton	16,800 00	146 25	2 92
Turner, John M.	Northampton	37,600 00	321 73	6 43
Van Campen, Hiram	New Bedford	119,702 50	1,340 27	26 81
Warriner, S. C.	Springfield	282,109 00	3,059 75	61 19
Westgate, H. H.	Boston and Melrose	201,641 33	2,483 96	49 68
Williamson, R. J. & C. C.	Webster	20,238 00	234 90	4 69
		$5,473,919 35	$54,200 44	$1,083 93
WESTCHESTER FIRE INSURANCE COMPANY.	New Rochelle, N.Y.			
Adams, Edward F.	Haverhill	$7,000 00	$24 27	$0 49
Alford, Arthur S.	North Adams	39,325 00	441 38	8 82
Almy, Charles	New Bedford	210,525 00	1,696 82	33 94
Boardman & Earp	Lynn	146,625 00	1,786 64	35 73

Brewster, William H., jun.	Newburyport	85,381 00	863 25	17 26
Brown, Henry A.	Salem	105,912 00	1,087 82	21 76
Burr, Charles H.	Webster	16,850 00	112 33	2 25
Cardell, E. L., & Co.	Lowell	134,235 00	1,328 95	26 58
Chaffee, J. C.	Lee	104,958 00	968 67	19 37
Cheever & Lee	Manchester	53,250 00	750 39	15 01
Clark, Curtis, & Milton	Boston	2,266,038 00	18,643 26	372 87
Clary, Thomas E.	Norwood	92,113 50	1,322 28	26 45
Cowles, M. E.	Sheffield	39,500 00	412 63	8 25
Crowell, J. F.	Worcester	274,969 67	2,487 66	49 75
Dunham, H. J.	Stockbridge	85,611 00	1,020 50	20 41
Edwards, J., & Co.	Lawrence	91,816 00	787 99	15 76
Foote, William H.	Westfield	137,925 00	1,408 96	28 18
Frankle, Jones*	Haverhill	26,550 00	294 18	5 88
Fullerton, C. D., & Co.	Brockton	62,950 00	634 64	12 69
Haynes, A. W.	Clinton	13,925 00	119 21	2 38
Holbrook, Edward D.	South Braintree	16,550 00	252 68	5 05
Lockey & Allison	Fitchburg	213,496 00	1,411 19	28 22
Medcalf, William	Ware	23,935 00	198 15	3 96
Mellen & Wilson	Fall River	68,253 65	770 97	15 42
Ober, Joseph E.	West Medford	14,500 00	122 70	2 45
Parker, F. S.	Pittsfield	60,205 00	579 08	11 58
Parker, George G.	Milford	79,875 00	787 99	15 75
Pendergast, George H.	Charlestown	36,625 00	341 37	6 83
Rand, Charles F.	Newton	22,700 00	193 40	3 87
Richardson, O. P., jun.	Attleborough	39,900 00	417 28	8 34
Ryder, Thomas M.	Wareham	34,560 00	365 55	7 31
Shattuck, John N.	Natick	39,250 00	426 43	8 53
Thomas, Edward A.	Amherst	13,900 00	89 30	1 79
Turner, John M.	Northampton	57,025 00	524 85	10 50

* Agency closed June 4, 1881.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Underwood, George E.	Ayer	$76,640 00	$927 60	$18 55
Upton, Daniel	Adams	25,625 00	282 85	5 66
Viles, Daniel F.	Waltham	78,050 00	588 33	11 76
Warriner, S. C.	Springfield	210,704 00	1,808 78	36 18
Wilson, Dwight B.	Fall River	8,025 00	113 74	2 27
Wood, Benjamin L., jun.	Taunton	26,000 00	293 79	5 88
		$5,141,307 82	$46,687 86	$933 73
WESTERN ASSURANCE COMPANY	Toronto, Can.			
Almy, Charles	New Bedford	$33,350 00	$301 75	$6 03
Boardman & Earp	Lynn	136,050 00	1,602 93	32 06
Carpenter, G. O.	Boston	1,553,795 00	14,689 64	293 79
Colby, W. R., & Co.	Salem	72,620 00	861 46	17 23
Collins, T. C.	Middleborough	2,000 00	30 00	60
Conn, George H.	Woburn	32,425 00	334 69	6 69
Davis, James F.	Barre	11,350 00	137 00	2 74
Edwards, J., & Co.	Lawrence	37,500 00	386 65	7 73
Fiske, George B.	Holliston	15,975 00	198 13	3 96
Goodell, W. S.	Haverhill	41,000 00	434 35	8 69
Hastings, W. B., & Co.	East Cambridge	69,301 00	1,011 27	20 23
Howe, Samuel E.	Pittsfield	12,000 00	102 50	2 05
Howland, S. D.	Fall River	32,250 00	399 74	7 99
Jackson, E. T., & Co.	Taunton	71,203 00	627 90	12 56
Kendall, George E.	Worcester	97,750 00	820 24	16 40
Lincoln, William, & Son	Brookline	1,500 00	22 50	45
Lockey & Allison	Fitchburg	25,720 00	353 02	7 06
McCann, J. A., & Co.	Chelsea	28,140 00	219 09	4 38
Stone, Emerson	Spencer	22,270 00	174 39	3 49

Stone, Samuel H , jun.	Beverly	13,800 00	133 50	2 67
Thomas, E A.	Amherst	9,900 00	98 12	1 96
Tucke, E. M.	Lowell	32,300 00	312 89	6 26
Wales, George W.	Randolph	15,335 00	185 66	3 71
Warriner, S. C.	Springfield	26,500 00	223 22	4 46
Wetherbee & Nutter	Brighton	29,275 00	197 86	3 96
		$2,423,309 00	$23,858 50	$477 15
WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,	Brooklyn, N.Y.			
Brown, Henry A.	Salem	$19,435 00	$206 14	$4 12
Cardell, E. L., & Co.	Lowell	139,630 00	1,151 08	23 02
Frankle, Jones *	Haverhill	1,800 00	23 00	46
Jackson, E. T., & Co.	Taunton	23,715 00	182 97	3 66
Judd, F. A.	Springfield	360,975 00	2,863 63	57 27
Lockey & Allison	Fitchburg	38,175 00	371 26	7 43
Munroe, A. C.	Worcester	34,200 00	273 89	5 48
Porter, Charles H.	Quincy and Boston	3,765,405 00	22,329 00	446 58
Robinson, R. B.	Westfield	2,600 00	18 50	37
Slade, A. K., jun.	Fall River	1,500 00	32 50	65
Stevens, C. G., & Son	Clinton	3,800 00	35 40	71
Tillinghast & Alden	New Bedford	57,100 00	671 75	13 43
Turner, John M.	Northampton	136,610 00	1,227 77	24 56
Viles, Daniel F.	Waltham	9,000 00	63 25	1 26
		$4,593,945 00	$29,450 14	$589 00
Totals		$565,731,743 05	$4,711,314 38	$104,828 04

* For one month.

APPENDIX.

APPENDIX.

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.*

[Incorporated 1847. Commenced business 1847.]

GEORGE STEELE, *President.* CYRUS STORY, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1881.

Cash in the office of the company	$1,942 87	
Gross assets		$1,942 87

INCOME.

Received from assessments on deposit notes		$32,046 78
Reserve from 1880		796 72
Deposit notes received during the year	$205,500 00	
Gross cash income		$32,843 50

EXPENDITURES.

Gross amount paid for losses during the year	$26,180 63
Paid for salaries and fees of officers and employés	1,800 00
for interest on borrowed money	246 89
for rent	250 00
for taxes	1,816 78
for incidental expenses	606 33
Reserve to 1882	1,942 87
Gross cash expenditures	$32,843 50

MISCELLANEOUS.

Risks written during 1881	$1,040,403 00
Risks terminated during 1881	1,040,403 00
Losses incurred during the year	26,180 63
Assessments laid on deposit notes	32,046 78

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* The stock is subscribed annually, in November, in shares of $1,000 each, for which a stock-note is given of $200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing-vessels. No one risk exceeds $8,000. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent, and decrease as the season advances to 4 per cent, which is the lowest premium. Extra hazardous risks pay extra premiums.

INSURANCE LAWS OF 1881.

THE following are the laws enacted in 1881 relating to Insurance and Insurance Companies, with the exception of the statute establishing a Standard Form of Fire Insurance Policy, which was published in the last Report from this Department. These and all other acts relating to fire, marine, life, and casualty insurance (*assessment insurance* excepted) are now codified into one chapter, viz., chap. 119 of the Public Statutes. Those covering Beneficiary or Assessment Associations may be found in chap. 115 of the Public Statutes.

[CHAP. 51.]

AN ACT relating to the transaction of Fidelity Insurance in this Commonwealth.

Be it enacted, etc., as follows:

SECT. 1. Section three of chapter one hundred and thirty of the acts of the year eighteen hundred and seventy-nine is hereby amended by striking out the words "life insurance," and inserting the words "either life insurance or fidelity insurance: *provided*, that the business of fidelity insurance shall not be transacted in this Commonwealth by any company not having a capital of at least two hundred thousand dollars."

SECT. 2. This act shall take affect upon its passage. [*Approved March 2, 1881.*

[CHAP. 63.]

AN ACT in addition to "An Act limiting the Forfeiture of Policies in Life Insurance Companies."

Be it enacted, etc., as follows:

SECT. 1. The provisions of chapter two hundred and thirty-two of the acts of the year eighteen hundred and eighty, limiting the forfeiture of policies in life insurance companies, shall be binding upon the companies to which it applies, any stipulation or condition of forfeiture contained in their policies or elsewhere to the contrary notwithstanding; and any waiver by the assured of the benefits of said act shall be void: *provided*, that this act shall not prevent the performance of any stipulation or condition in any policy issued before the passage of this act.

SECT. 2. This act shall take effect upon its passage. [*Approved March 5, 1881.*

[CHAP. 142.]

AN ACT to regulate the Voting of Stockholders in Joint-Stock Insurance Companies.

Be it enacted, etc., as follows:

SECT. 1. At all meetings of the stockholders of joint-stock insurance companies incorporated under the laws of this Commonwealth, every stockholder shall be entitled to cast one vote for each share held by him, provided he shall not be entitled to vote upon any shares in excess of one-tenth part of the whole number of shares of the stock of the corporation.

SECT. 2. This act shall take effect upon its passage. [*Approved March 24, 1881.*

[CHAP. 269.]

AN ACT to provide for the Redemption of the Guarantee Capital Stock of Mutual Fire Insurance Companies.

Be it enacted, etc., as follows:

SECT. 1. Whenever any mutual fire insurance company shall at a meeting called for the purpose vote to discontinue its stock department, and redeem its guarantee capital stock, such company may apply to the supreme judicial court in equity to determine the manner, terms and conditions in which said capital stock may be redeemed, and thereupon said court, after such notice to all parties in interest as the court shall order, may hear and determine the matter of the application; and such company may redeem and cancel said capital stock in such manner and upon such terms and conditions as said court shall adjudge just and equitable: *provided*, that before making such application said company shall cancel all outstanding policies issued by such stock department.

SECT. 2. This act shall take effect upon its passage. [*Approved May 12, 1881.*

[CHAP. 219.]

AN ACT to amend "An Act to impose an Excise Tax upon Life Insurance Companies."

Be it enacted, etc., as follows:

SECT. 1. Section one of chapter two hundred and twenty-seven of the acts of the year eighteen hundred and eighty is hereby amended by striking out in the twelfth line thereof the word "half," and inserting in its place the word "quarter."

SECT. 2. This act shall not effect any existing liability or duty, and shall take effect upon its passage. [*Approved April 23, 1881.*

INDEX TO COMPANIES.

[See Table of Contents at beginning of Volume.]

	PAGE
Abington Mutual Fire	2
Ætna, Hartford	138
Albany	144
American, Boston	86
American, Newark, N.J.	145
American Central	147
American Exchange	149
American Fire, New York	151
American Fire, Philadelphia	153
Annisquam Mutual Fire	4
Arkwright Mutual Fire	5
Ashfield Mutual Fire	6
Atlantic F. and M., Providence	156
Atlantic Mutual, New York	158
Atlantic Mutual Fire and M.	ix
Attleborough Mutual Fire	7
Barnstable County Mutual Fire	8
Berkshire Mutual Fire	10
Beverly	ix, xxvi, 88
Boston Manufacturers' Mutual Fire	11
Boston Marine	89
Boylston Mutual	76
Bristol County Mutual Fire	12
British America	360, 400
British and Foreign Marine	362, 400
Buffalo, Buffalo	161
Buffalo German	163
Cambridge Mutual Fire	13
China Mutual	79
Citizens', New York	165
Citizens', St. Louis	167
Citizens' Mutual	15
City Fire, New York	169
City of London	viii
Clinton Fire, New York	171
Cohasset Mutual Fire	16
Commerce, Albany	173
Commercial Fire, New York	174
Commercial Mutual, New York	176
Commercial Union	362, 400
Commonwealth	ix, 92
Confiance Fire	363, 400
Connecticut Fire	179
Continental, New York	181
Cotton and Woollen Manufacturers'	18
Dedham Mutual Fire	19
Delaware Mutual Safety	185
Dorchester Mutual Fire	20
Dwelling-House Insurance Co.	95
Eliot Fire	97
Enterprise F. and M., Cincinnati,	187
Equitable F. and M., Providence, R.I.	190
Equitable Marine	ix, 99
Essex Mutual Fire	22
Exchange Fire, New York	192
Fall River Manufacturers' Mutual	24
Farragut Fire	194
Fire Association of Philadelphia,	196
Fire Association, London	365, 400
Fireman's Fund	201
Firemen's, Baltimore	ix, 204
Firemen's, Dayton, O.	205
Firemen's of Newark	207
Firemen's, New York	210
Firemen's Fire	101
Fire Ins. Co. of County of Philadelphia	199
First National Fire	103
Fitchburg Mutual Fire	viii, 25
Franklin Fire, Philadelphia	212
Franklin Insurance Company	105
Franklin Mutual Fire	27
Générales Réassurances	388, 401
German American	21

	PAGE
Germania Fire, New York	216
German Fire, Pittsburgh	viii
Girard Fire and Marine	219
Glens Falls, New York	221
Gloucester Fire	107
Gloucester Mutual Fishing	512
Granby Mutual Fire	28
Great Western	223
Greenwich	viii, 225
Groveland Mutual Fire	29
Guardian Fire, New York	227
Guardian F. and L. Assurance,	366, 400
Hamburg-Bremen	367, 400
Hamburg-Magdeburg	ix, 369, 400
Hampshire Mutual Fire	30
Hanover Fire	229
Hartford Fire	232
Hingham Mutual Fire	31
Hoffman Fire	ix
Holyoke Mutual Fire	68
Home, New York	235
Howard, New York	238
Imperial	370, 400
India Mutual	81
Insurance Co. of North America,	240
Ins. Co. of State of Pennsylvania,	244
Irving	247
Jefferson	248
Knickerbocker Fire	ix
Lamar, New York	ix
Lancashire	372, 400
Lion Fire	373, 400
Liverpool and London and Globe,	374, 400
London Assurance	376, 400
London and Lancashire	377, 400
London and Provincial	viii
Long Island	viii, 251
Lorillard (Fire)	252
Lowell Mutual Fire	33
Lumbermen's, Philadelphia	254
Lynn Mutual Fire	35
Manhattan Fire	257
Manufacturers' Fire and Marine,	109
Manufacturers' and Builders'	259
Massachusetts Mutual Fire	viii, 70
Mechanics' Fire	viii, 261
Mercantile Fire, New York	264
Mercantile Fire and Marine,	viii, 112
Merchants', Newark, N.J.	265
Merchants', New York	268
Merchants', Providence	270
Merchants' and Farmers' Mutual Fire	36
Meriden Fire	272
Merrimack Mutual Fire	38
Métropole	379, 401
Middlesex Mutual Fire	40
Milford Mutual Fire	41
Mill-Owners' Mutual Fire	43
Mutual Fire Assurance	44
Mutual Protection Fire	46
National Fire, Baltimore	274
National Fire, Hartford	276
National Fire, New York	279
Neptune Fire and Marine	115
Newark City	281
Newark Fire	283
Newburyport Mutual Fire	47
New Hampshire Fire	285
New York Bowery	287
New York City	ix
New York Fire	viii, 289
Niagara Fire, New York	291
Norfolk Mutual Fire	49
North American, Boston	117
North British and Mercantile,	380, 401
Northern, Watertown, N.Y.	ix
Northern Assurance, London,	381, 401
North German	383, 401
North-Western National	293
Norwich Union	384, 401
Orient, Hartford	295
Orient Mutual, New York	299
Pacific Fire, New York	300
Park Fire	ix
Pennsylvania Fire, Philadelphia,	302
People's, Newark, N.J.	305
People's Fire, New York	307
Phenix, Brooklyn	309
Phœnix, Hartford	312
Phœnix Assurance	385, 401
Prescott Insurance Company	120
Providence Washington	317
Queen	386, 401
Quincy Mutual Fire	50
Réassurances Générales	388, 401
Relief Fire	319
Republic Fire	ix
Rochester German	321
Royal	389, 401
Rutgers Fire, New York	323

	PAGE
Salem Marine	122
Salem Mutual Fire	52
Salisbury and Amesbury Mutual Fire	54
Saugus Mutual Fire	55
Scottish Union	391, 401
Security, New Haven	325
Shoe and Leather, Boston	124
South Danvers Mutual Fire	56
Spinners' Mutual, Boston	58
Springfield Fire and Marine	127
Standard Fire, New York	328
Standard Fire, London,	viii, 392, 401
Star Fire	330
Sterling Fire	333
St. Paul, St. Paul, Minn.	334
Trade, Camden, N.J.	337
Traders', Chicago	340
Traders' and Mechanics' (Mutual Department)	viii, 59
Traders' and Mechanics' (Stock Department)	viii, 130
Tradesmen's Fire	342
Transatlantic	393, 401
Union, Philadelphia	344
Union, San Francisco	347
Union Marine, Liverpool, Eng.	394, 401
United Firemen's	viii, ix, x
United States Fire	viii
United States Lloyds	x
Washington Fire and Marine	131
Watertown Fire, New York	350
Westchester Fire	352
Western Assurance	395, 401
Westford Mutual Fire	61
West Newbury Mutual Fire	62
Williamsburgh City Fire	354
Worcester Manufacturers' Mutual Fire	63
Worcester Mutual Fire	64